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A HANDY-BOOK

FOR

VISITORS OF THE POOR

IN LONDON

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FOR

VISITORS OF THE POOR IN LONDON

LONDON: PRINTED BY
SPOTTISWOODE AND CO., NEW-STREET SQUARE
AND PARLIAMENT STREET

A HANDY-BOOK

FOR

VISITORS OF THE POOR IN LONDON

WITH CHAPTERS ON

POOR LAW, SANITARY LAW, AND CHARITIES

BY

CHARLES B. P. BOSANQUET, M.A.

Secretary of the Charity Organisation Society

Author of 'London, its Growth, Charitable Agencies, and Wants'

BIBLIOTHECA BODLEIANA

LONDON

LONGMANS, GREEN, AND CO.

1874

232. g. 226.

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THIS Handy-book is issued by the Council of the Charity Organisation Society; and the Author desires to acknowledge valuable assistance received from Miss Octavia Hill, Mr. Alsager H. Hill, and other members of that body.

He has, for convenience, used the masculine pronoun throughout in speaking of Visitors, but he has never forgotten that the great majority of them are women. It is a matter of congratulation that this is so, though it is also desirable that men should take their share of the duty; the field is large enough for a greatly increased number of workers.

15 BUCKINGHAM STREET, ADELPHI:
March 1874.

A

HANDY-BOOK

FOR

VISITORS OF THE POOR IN LONDON.

INTRODUCTORY CHAPTER.

THE marked separation between classes in England makes it especially desirable to promote intercourse amongst them. The mode, too, in which people are crowded together in our large towns tends, in some respects, to diminish the neighbourly and sociable spirit which is not at any time very strongly developed in large sections of the community, and this tendency requires counteraction. These circumstances render systematic house-to-house visiting even more important than it would otherwise be, and indicate that it should be looked on chiefly as a mode of keeping up friendly communication between persons

in different positions of life, and should be made as much as possible to resemble neighbourly intercourse. The Visitor should go as a friend rather than as a teacher.

It is hardly necessary to point out that 'house-to-house visiting,' in the sense in which the words are here used, is different from occasional visiting. The almoners of the Society for the Relief of Distress, the Visitors of the Strangers' Friend Society, and those of the various Philanthropic Societies, take charge of large districts with a view to visiting and relieving such special cases of distress as they may hear of within them; but it is no part of their plan to keep up communication with all residents in these districts (indeed, the size of the district would usually make this impossible), nor is it their duty to visit any who are not in distress. City Missionaries and other paid lay agents visit systematically from house to house through a great part of London, but they do this with the express object of instructing those whom they see.

The parochial District Visiting Societies are the agencies which come nearest in the Metropolis to the ideal of house-to-house visiting. Though spoken of as Societies, they are often little more than staffs of Visitors working in connection with the clergyman of the parish. The Visitors, who are for the most part

ladies, and members of the Church of England, take charge of fixed districts, and call, from time to time, on all those who are willing to receive them. The districts vary much in size. In the best managed Societies they probably contain on an average from twenty to forty families, but want of Visitors and other causes often lead to a much larger number of families being allotted to one lady. The Visitors generally receive funds from the clergyman for the relief of distress, and report to him how they have expended them, and they frequently collect for Clothing Clubs and Provident Funds. In some parishes the clergyman directs the chief attention of the Visitors to material relief, and puts the responsibility of distributing this mainly upon them; in others they are encouraged to attend rather to the moral and spiritual welfare of those they visit. In most parishes the Visitors have occasional meetings, but much is left to the discretion of each Visitor. A few Nonconformist congregations have District Visiting Societies on a similar plan attached to them, but most of their visiting is of a less strictly territorial character.

House-to-house visiting has some obvious advantages over occasional visiting, though it has its own dangers. Chief amongst the advantages may be placed the fact of the Visitor seeing those whom he visits

at different seasons of the year, and in all circumstances—when they are in prosperity as well as when they are in distress. To secure the regularity which is here assumed, it is essential that every Visitor should have some person to whom he can look to make arrangements for the care of his district in case of his illness or absence from town. A second great advantage of the system is, that it gives a Visitor the opportunity of finding out uncomplaining distress before the sufferers have reduced themselves to the lowest point of health and means. Against this, however, must be set the great danger of pauperising people. There is already far too little independence amongst the London poor, and an inexperienced or indiscriminating Visitor is much more likely to destroy the little he may meet with, than to distinguish such cases as have been alluded to at the critical moment. The only remedy for this is a somewhat sweeping one, but it is one which many considerations concur to recommend—that the Visitor should not dispense relief from any public fund at his own discretion, but should send particulars about persons in need to a Visitor selected for this duty, or to a small committee. Nothing spoils the relations between a Visitor and those whom he visits more hopelessly than knowledge on the part of those visited that the Visitor has a certain quantity of tickets, or a

certain sum of money, to distribute amongst them, and that the amount which each gets will depend on the impression which he makes on him. This evil would be much diminished if the Visitor had only the power of referring the matter to impartial persons, and as these persons would of course take the supervision of larger areas than an ordinary Visitor, the suggested change would also lead to more equality of distribution as between one Visitor's families and another's. It would also have a tendency to check the frittering away of money in small amounts, which often does more harm than good, and to encourage the giving of substantial relief to a smaller number of selected cases. The chief consideration on the other side is that such an arrangement would cause delay, and that some cases might suffer by this. But cases of urgent distress are not so frequent as is sometimes supposed, especially in districts which are constantly visited,* and the general regularity of the system here recommended would, on the whole, more than counterbalance the small amount of delay which reference to a third party might involve. Those who have had most experience in assisting the poor know

* It is to be remembered that cases of actual destitution are entitled to relief from the Poor Law, and that information as to such cases can at once be sent to the Relieving Officer, on whom the responsibility for relieving them then rests.

that though promptness is sometimes important, deliberation and care are not less so.

Whether the Visitor dispenses relief funds or not, his chief function should be to assist the poor with such information and advice as a person of education and comparative leisure has opportunities for obtaining and supplying. The object of the following chapters is to furnish some general information likely to be of use, and to indicate the details which each Visitor will have to ascertain for himself with reference to his own parish.

The collection of such local details is now much facilitated by the establishment of District Committees of the Charity Organisation Society in the various Poor-law divisions of London. These will, it is hoped, become more and more the agents and intermediaries of the Charities in their respective Districts; and their offices are intended, in a similar way, to be depositories of all information likely to be of use to charitable persons. Hitherto there has been too little collecting of information and communicating of experience, even as between the Visitors of the same Society, and there has been still less between the agents of different Societies.

The Council of the Charity Organisation Society hold that material relief should be as much as possible dissociated from spiritual relief, in the minds

both of givers and receivers, and that all dispensers of material relief in the same neighbourhood should be in free communication with each other, in order that each may know what the others are doing.* They have authorised the preparation of this Handy-book in the hope that it may promote such co-operation.

A book written from this point of view can only deal with the subject of house-to-house visitation in its bearing on the material and temporal welfare of the poor, but the writer desires once for all to express his strong conviction of the importance of religion as a motive towards undertaking and persevering in such work, as well as in furnishing principles on which it should be conducted. He ventures, however, to express the opinion that District Visiting Societies should decide whether their Visitors go primarily as relievers, or as teachers, or whether they can take a

* That the relief of physical distress should be kept, as far as circumstances permit, in different hands from spiritual ministrations has been insisted on, in the interest of religion itself, by Dr. Chalmers and almost all leaders of religious thought who have considered the subject. The great difficulty of preventing relief agencies overlapping each other in a place like London, and the moral mischief as well as waste to which this leads, make it a matter of even greater immediate importance that all persons engaged in the work of relief should acknowledge that they have a common object, and should take opportunities of comparing notes as to whom they are each assisting.

third course and go simply as friends. He believes that if the last course is adopted, and if they are set free from the duty of directly distributing relief, as well as of directly instructing, their intercourse with the poor will, in the end, be more natural and pleasant, and they will be able to convey information as to religious ordinances, as well as with reference to religion itself, without leading those informed to suppose that there is any connection between attention to such information and relief tickets.

CHAPTER II.

HOUSE-TO-HOUSE VISITATION.

ANY person willing to take part in house-to-house visitation should, in the first place, consider how much time he will ordinarily have at his disposal for visiting; he should then arrange to take charge of so many families only as he believes he can keep up communication with regularly.*

It may be assumed that under ordinary circumstances each family should be visited about once a fortnight. Illness or trouble may make it desirable to call on some families more frequently; and, on

* This and the following paragraph apply to a Visitor taking part in the work of a Society which has workers enough to cover its ground; where from want of Visitors or other causes there is no systematic house-to-house visiting, it may sometimes be expedient to begin in an opposite way by taking charge of a large district, and gradually making acquaintance with its inhabitants as opportunity offers. When the work becomes too heavy, either the district must be subdivided or one or more friends must be called in to share the burden. This plan is being pursued with success in Marylebone.

the other hand, a month should never be allowed to pass without the Visitor having some communication with each family personally or by deputy. This applies as much to summer as to winter. In the summer months the quieter, but not least painful, forms of distress will not unfrequently come under the observation of the Visitor, and will require the most discriminating and delicate kind of aid. To such cases too much time and trouble can hardly be given, and in the course of the necessary inquiries much may be learned which will prove of the highest value at more busy times.

As soon as the Visitor has arranged what his district is to be, he should put himself in communication with any one who has visited there before him, get a clear idea of the course that has been pursued, and, if possible, obtain the previous Visitor's note-book or memoranda.

To render house-to-house visiting of service to society at large, it is important that the Visitor should from the first recognise the extensive social interests connected with his work, and its relations with various other agencies intended to improve the condition of the poorer classes. Special attention should be paid to the relation of individual cases to the community in which they occur. For this purpose the Visitor should make himself acquainted to some small extent

with the trades and occupations of the neighbourhood and the average earnings of the various classes of labourers, as well as with the various organisations for provident and other purposes which may exist among them. Without this knowledge it will be impossible to verify or disprove the statements made by the applicants who are sure to press their claims on a new Visitor. A personal acquaintance with the most active representatives of the Poor Law, and of the sanitary, educational, and charitable agencies of the neighbourhood, will be of great advantage; and it is essential that friendly relations should be established with any persons distributing temporal relief in the district undertaken. A short time spent in such preliminary work will be amply and speedily repaid in the prevention of unconscious overlapping of agencies and other mistakes of ignorance.

Where a Visitor is able to place himself in connection with a superintendent or Special Visitor,* or with a District Committee of the Charity Organisation Society, much of the information referred to will be obtainable from them; and it will also be expedient in most cases that any communication to the Poor-law or sanitary authorities, especially if it be in the

* This is the name given by the Edinburgh Association for Improving the Condition of the Poor to certain experienced Visitors to whom the ordinary Visitors of the Association are expected to refer before giving relief.

nature of a complaint, should pass through the hands of such superintendent or Committee.

It will in all cases, however, be necessary that the Visitor should himself have some knowledge of the rules under which the authorities act, that he may be able to give those whom he visits information and advice. He should also endeavour to obtain some knowledge of the principles on which those rules are based, that he may be able, when occasion arises, to show that rules, which press hardly on individual cases, are reasonable and necessary as parts of a national system.

CHAPTER III.

GENERAL SUGGESTIONS TO VISITORS.

1. Introduce yourself on your first visit as a neighbour anxious to be on friendly terms with those amongst whom you live. The London poor are accustomed to the notion of being visited, and are more inclined to complain of being neglected, than to look on a Visitor as an intruder.

2. 'Never state the object of a visit as being to see whether any relief is wanted, for the visits of one who is regarded only as a person from whom something is to be got, are rather worse than useless.' *

3. 'Be always respectful in manner to those whom you visit; remembering that you have no more right to enter their rooms without their consent, than they have to enter yours. Do not visit at unseasonable times, such as Saturday afternoons and meal times.

* See 'Hints to District Visitors,' by the Rev. F. Hessey, D.C.L. (Skeffington), from which this and several subsequent clauses are borrowed.

4. 'Do not force your presence upon those who show unwillingness to receive your visits; but express to them in a friendly manner your readiness to call again if they should hereafter wish it.'—*Dr. Hessey.*

5. 'Always remember the possibility of being deceived; but avoid wounding the feelings of the poor by showing distrust unnecessarily.'—*Recommendations of the Metropolitan Visiting and Relief Association*, 1858.

6. Keep an accurate register of the families in your district, with a record of your visits to them, and 'enter legibly in it any facts you may learn as to the condition of each family, so that if you have to relinquish the work, your successor may know at once how to be most useful in your place.' *

7. 'Never make entries in your book during a visit; to do so would make your call less friendly.'—*Rev. H. A. D. Surridge.*

8. 'Listen to, and, if possible, interest yourself in, what people are willing to say of their own concerns; but avoid repeating to others anything that you may

* See *Manual of Hints to Visiting Friends of the Poor*, by the Rev. H. A. D. Surridge, M.A. (Nisbet). The Metropolitan Visiting and Relief Association (21 Regent Street) keep a 'District Visitor's Journal,' price 8*d.* A more comprehensive 'District Visitor's Note-book' has been published by Letts, price 3*s.*; and the 'Application Form' of the Charity Organisation Society suggests heads on which information should be obtained.

have thus learnt,' unless it be for the purpose of benefiting your informant. Disregard of this recommendation to reticence is often attended with most disastrous consequences. 'Refuse, at once, to hear any one speak in terms of detraction of his neighbours.'

9. 'Beware of favouritism, whether in little or great matters; and let those whom you visit feel that you are acting always with perfect impartiality.'

10. 'Avoid anything like dictation in any suggestions, however valuable, that you have to make; and be careful not to make such suggestions in the presence of neighbours, or even of the children of the family.'

11. 'Whenever you perceive a want of personal cleanliness, or a neglect of proper ventilation, take an opportunity of gently advising some improvement.' 'These points are so essential to the health of a family, that even though your advice be not, in the first instance, attended to, it will be well to recur afterwards to the subject until a change be made.'—*Dr. Hessey.*

12. Keep those whom you visit informed of their rights and duties as to removal of dust, and other sanitary provisions; and if you observe any serious sanitary defect in their houses or neighbourhood, call the attention of the Medical Officer of Health or of the Inspector of Nuisances to it.

13. 'When you can do so, without offence, communicate any simple receipts for cookery, and make suggestions for the greater comfort of the table or the house.' *—*Dr Hessey.*

14. Inform yourself about the schools in the neighbourhood, that you may encourage those whom you visit to send their children to one or other of them; and that you may be better able to interest yourself in the children's progress, and to remove any groundless dissatisfaction on the part of the parents; interest in the children is a long step towards friendship with the parents.

15. Urge on parents the importance of getting their older children out, and of selecting such kinds of employment as afford the greatest advantages in the long run, rather than such as are most remunerative at first. Thus it may often be expedient to

* When you have succeeded in raising interest on these subjects a popular manual may be given with advantage. Some of the tracts of the Ladies' Sanitary Association, 22 Berners Street (Jarrold, 12 Paternoster Row, and Partridge, 9 Paternoster Row), are suitable for this purpose. *A Woman's Secret* (Griffith & Farran) 6*d.* contains a few good simple receipts, and Beeton's *Penny Cookery Book* (Ward, Lock, and Tyler) is well spoken of. Ladies taking a special interest in sanitary matters may refer with advantage to two pamphlets recently published by the Yorkshire Board of Education (16 St. Andrew's Chambers, Leeds), which give an account of some courses of sanitary lectures given to women by Mrs. Kitson and Mrs. Buckton.

apprentice a boy to a trade rather then to make him a mere errand-boy; and girls, if intended for domestic service, should either be sent to schools where they will get special training, or put into situations from which they are likely to rise to better places.

16. Do all you can to encourage the formation of provident habits. The savings of the poorest and least intelligent classes should be collected regularly from house to house in connection with a local Provident Fund, or Penny Bank. As they become more aware of the advantages of saving, endeavour to induce them to open a permanent account with the Post Office Savings Bank.* If the husband wishes to join a friendly or benefit society, encourage him to join a large and strong society, such as the Foresters, Odd Fellows, or Hearts of Oak, and urge him to subscribe to the Widow's Fund (if there is one), as well as to the general fund of the Society, that his wife may have some provision in case she outlives him. If there is a Provident Dispensary in the neighbourhood, mention it to those you visit, and explain its terms and the advantages which it offers.

* The advantages of the P. O. S. B. are well pointed out in *My Account with Her Majesty*, a popular tract reprinted from 'All the Year Round,' by Partridge & Co., 1*d*. See also 'The Yorkshire Penny Bank,' by Edward Akroyd, M.P., (Longmans), 1*s*. Also the first series of 'Provident Knowledge Papers,' by G. C. T. Bartley, Chapman & Hall, 1*s*.

17. Encourage a taste for wholesome reading by lending interesting books and periodicals to those whom you visit, and by telling them of any suitable Lending Library from which they can borrow. If the heads of a family cannot read, suggest that the children should be set to read aloud in the winter evenings.

18. Do not take on yourself unnecessarily the responsibility of distributing material relief. If it is known that you have public money to give away your influence as a friend will inevitably become less simple and wholesome. Fall in willingly with any arrangement by which the decision as to relief will be left to a small committee, or to a special visitor. (See above, p. 6). Your duty will then be to report cases appearing to need assistance, and to enter into consultation as to the most effectual mode of helping them. If no such arrangement exists, endeavour still to keep material relief in the background as much as possible.*

19. 'Be on your guard against being considered a kind of relieving officer; and, where you are well received, consider afterwards whether your visit may

* The Charity Organisation Committee of your parish or Union will gladly inquire into the antecedents of any new comers to your district for you, and will, if you wish it, advise you as to the kind of assistance best suited to these and other cases, when any is required.

not have been valued simply for the sake of what you were expected to bestow.'

20. 'Beware of allowing importunity, or the excitement of a momentary sympathy, to obtain from you an aid which your conscience disapproves.' 'Seldom give relief to a family till after at least three visits.'—*Dr. Hessey.*

21. Be on your guard against encouraging idleness, improvidence, or grosser misconduct, directly or indirectly. Great caution should be exercised, for instance, in assisting the wife and family of a drunken husband. Do not fear that such needy persons as you refuse to relieve are left to starve; 'they are simply left to apply in another quarter for the relief which the law provides for them.'—*Dr. Hessey.*

22. The best method of assisting deserving people when in need is to help those who are able to work to find employment. The District Committee of the Charity Organisation Society, local Register Offices for Servants, and the Labour Agency, 1 Long Acre, may be of service to you in special cases; but most classes of poor are better able to find work for themselves than a visitor is to find it for them. If there are any persons in your District whom you can recommend as servants, needlewomen, or messengers, take opportunities of mentioning them to your friends.

23. In case of sickness, persons in receipt of parish

relief, and destitute persons generally, are entitled to the services of the parish doctor, and should be recommended to apply to him; gratuitous assistance can generally be procured for other sick persons at some local dispensary; but in justice to a not too highly paid class of professional men, as well as to avoid pauperising people, free medical relief should only be recommended where there is evident inability to pay. Where there is a Provident Dispensary within reach, the plea of inability to pay should rarely, if ever, be admitted, excepting where special treatment is required. The small weekly payments required by the Provident Dispensary are within the reach of almost every one above pauperism. You may sometimes with advantage pay the premium which is required from persons who only begin their subscription to the Provident Dispensary when they have illness in their family. You may at other times do much good by procuring admission to a hospital, after ascertaining from the doctor in attendance that the case needs special treatment.

24. A small quantity of well-cooked food is often of more service to the sick poor than twice its value in money. If you have facilities for procuring this, endeavour to bestow it with discrimination. Do not get into a habit of giving small doles, either in money or kind; rather give substantial relief when you are

satisfied that relief is needed and will be of permanent use.

25. Avoid as much as possible supplementing parish relief. Remember that more real good is done by inducing the Poor Law authorities to do their work well than by doing it for them; and habitual supplementation by charity necessarily leads to the Guardians reducing their scale of allowance, unless there be some special understanding on the subject.

26. Do not start with a prejudice against Guardians or other parish officers. They have difficulties to contend with which you may not know of. Assume that they are doing their best till you know the contrary.

27. If you think that any of those you visit have been harshly treated by the Guardians, *e. g.*, in being refused out-door relief, you should, of course, endeavour to get the matter explained, and to see that they have had fair play; but you should tell them at once that out-relief was intended to be an exceptional privilege, and that no one is entitled to demand it.* You may add that it is so difficult for the Guardians to judge to whom they ought to give it, that it is not unlikely that out-relief will some day be abolished or greatly restricted on that account.

* See the next chapter for a further statement of this subject.

28. 'Disabuse the minds of the aged and infirm of their horror of the Workhouse, by letting them know that to be there is no disgrace to those whose poverty is not the result of idleness or vice.'

29. 'Convince yourself, if possible, in order that you may be able to convince others, by a personal visit to the Workhouse, that it supplies a far more comfortable dwelling-place than many ordinary lodgings; that the diet is good, and the medical attendance constant; and that all its inmates are regularly visited by the chaplain, and [in most cases] by some benevolent Christian ladies.'

30. 'Should any inhabitants of your district be transferred thither, endeavour to visit them occasionally.'—*Dr. Hessey.*

31. Should you meet with persons in receipt of out-door relief who, from incapacity to take care of themselves or for other reasons, would be better off in the Workhouse, you should send word of this to the Relieving Officer. You should do the same if you find that persons receiving out-door relief are in the habit of drinking to excess, begging, or otherwise show themselves unworthy of what unquestionably is a favour.

32. 'Do not expect always gratitude from those whom you have benefited; and where it is not shown do not conclude invariably that it is not felt.'

33. 'Beware of any appearance of ill-temper or impatience in your behaviour towards the poor.'—*Dr. Hessey.* In meeting applications for relief especially, endeavour to combine patience and courtesy with discrimination and firmness.

CHAPTER IV.

POOR-LAW NOTES: GENERAL ARRANGEMENTS.

LONDON consists, for Poor Law purposes, of 30 divisions: 14 of these are old parishes, 16 are unions of parishes.* Each division has its own Board of Guardians. The Metropolitan Boards of Guardians, like all others, are to some extent under the control of the Local Government Board. This was known as the Poor-Law Board until 1871. The various sanitary powers, which had up to that time been divided between the Home Office and the Committee of the

* The parishes are: Kensington, Paddington, Chelsea, St. Marylebone, Hampstead, St. Pancras, Islington, St. Giles's and St. George's (Bloomsbury), Shoreditch, Bethnal Green, St. George-in-the-East, Mile-end Old Town, Lambeth, Camberwell. The Unions: Fulham, St. George's, Hanover Square (including St. Margaret's and St. John's, Westminster), Westminster (consisting of St. James's, Piccadilly, and St. Anne's, Soho), Hackney, Strand, Holborn (including Clerkenwell and St. Luke's, Old Street), City of London, Whitechapel, Stepney, Poplar, St. Saviour's (Southwark), St. Olave's (Southwark), Wandsworth and Clapham, Greenwich, Woolwich, and Lewisham.

Privy Council, were then transferred to it under an Act introduced into Parliament by the then President of the Poor-Law Board, Mr. Stansfeld, and its name was changed to Local Government Board. The Local Government Board has power under Mr. Gathorne Hardy's Act (1867) to associate all or any of the 30 ordinary divisions of London together for certain special purposes. Thus all the divisions are united into one district under the management of the 'Metropolitan Asylum Board,' with a view to providing for fever and small-pox cases and imbeciles; whilst several groups of divisions have been formed to share infirmaries for the ordinary sick, as other combinations had been formed under an earlier Act with a view to the building district schools at a distance from the Workhouses. These special arrangements are not of much importance to the Visitor, as they have little to do with out-door relief. It is exceedingly important, however, that there should be a good understanding between the representatives of Charity and the Guardians; the Poor Law is, of course, by far the largest of the relief agencies, and Charity cannot dispense its much smaller funds economically or wisely without attention to its operations.

All destitute persons are entitled to relief under the Poor Law on proof of destitution and (if able) of

willingness to work. A person becoming destitute is entitled to relief from the Guardians of the parish or union of parishes in which he is living; if he has lived there without break for a year, he is 'irremovable'—that is, the parish is, to all intents and purposes, his own as long as he continues to live in it; but if he has not lived there continuously for a year, or if he at any time breaks his residence, the Guardians may, if they please, remove him to his own parish, *i.e.* the parish in which he was born, or in which he has in some other way acquired a settlement.

In case of sickness or urgent necessity, the Relieving-Officer is authorised and bound to give such relief in kind as seems to him requisite—medical assistance, food, &c.—without waiting for the Board of Guardians to meet; otherwise all applicants come before the Board, or a Committee of it. It is also his duty to make the Guardians acquainted 'with all cases of destitution which come under his observation, even though the destitute persons may not have applied to him for relief.'*

* Glen's 'Poor-Law Board Orders,' Art. 215 (*b*). This, with various other Orders and Acts of Parliament to which I shall have occasion to refer, will be found in the Appendix to 'Suggestions to the Charitable for Systematic Inquiry,' by C. J. Ribton-Turner, Organising Secretary of the Charity Organisation Society.

Willingness to enter the Workhouse is generally accepted, in all classes of cases, as a proof of destitution.

The Local Government Board gives the Metropolitan Boards of Guardians larger discretion as to out-relief than it allows most other Boards, but able-bodied men are never relieved outside the Workhouse, except on account of sickness or a burial in their family, until they have done a task of work. This is generally stone-breaking or oakum-picking. In some districts a workroom has been opened for women, in which they have to do a task of needlework. Stone-yards are opened by nearly every Board in winter, and some of them remain open through the year; as long as they are open the Guardians will generally allow any man, who says that he is unable to find employment, to go to them, or, if not strong enough for this, to the oakum shed. The usual scale of payment in the West-end parishes is about 10*d.* per day, with an allowance of bread proportionate to the man's family. It is a condition of this relief, that a certain task of work should have been done, but it should be known that the parish always pays the workers more, and sometimes much more, than the work is worth; consequently those who go to the stone-yard are not earning their small wages, as they sometimes suppose, but are living on the contributions of the public to

almost as great an extent as those who receive relief without working. When a man is physically incompetent to do the fixed task of work, a smaller amount is accepted. Even this form of relief is liable to abuse. For instance, idle fellows, whose wives are supporting the family by their earnings at laundry-work, will stay contentedly in the stone-yard, if allowed to do so, in order to get money to spend in the public-house.

Wives whose husbands have deserted them, or even left them to go in search of work, are generally refused out-relief, it being found that any willingness to give it in such cases encourages husbands to go away, and that such separation often ends in desertion, though that may not have been contemplated at first.

Sick persons are brought into the Infirmary (which is generally, but not always, part of the Workhouse), if it is thought that their ailments can be more effectually treated there than in their own homes, or if there is any doubt of the reality of their distress. Other sick persons are either attended by the parish doctor at their own homes, or go to him for advice. In either case they must first obtain an order from the Relieving-Officer. Food and wine are often allowed to sick persons, as well as other relief; the doctor has not power to order any kind of relief, but he is expected to make recommendations on the sub-

ject, and his recommendations are generally attended to. Until the passing of Mr. Gathorne Hardy's Act, the doctors had generally to find the drugs required for the out-door sick, and to see such of them as were able to come out in their own surgeries. The cost of drugs was thrown by this Act on the Common Fund, so that there is now no inducement to Boards of Guardians to fix the expense of providing them on the doctor. The same measure enabled the Poor-Law Board to direct that Dispensaries should be established.

'Destitute wayfarers,' in addition to the right which they have to necessary relief in common with other destitute persons, are entitled under the Houseless Poor Acts to a night's lodging in a Casual Ward; and, practically, all homeless persons who allege that they have not the means of getting a bed are admitted on application. The provisions of the Houseless Poor Acts having been largely taken advantage of by habitual idlers, the Local Government Board have recently reduced the number of Casual Wards in London, taking care, however, that they should not be more than about two miles apart, and send round inspectors to them, with a view to punishing persons who resort to any of them more than twice in a month, by detaining them for two days, under powers given by a

recent Act.* The arrangements of the Casual Wards are well suited to the wants of destitute persons travelling in search of work, but they are not so suitable for the feeble and shiftless, or idle and dissolute persons, who are their chief frequenters in London; nor are they adapted for the exceptional case of a person overtaken by misfortune or ill-health away from home, and so rendered practically houseless.

How to deal with the feeble, shiftless, idle, and dissolute, is a problem which it is to be hoped that law and organised Charity together will be able gradually to solve by combining industrial training with repressive measures; in the meantime the public can do little more than avoid encouraging them by careless giving of food or money. Visitors of the poor will do well if they will help to make it known among their acquaintances that the casual poor of London (as distinguished from the resident poor) are in no danger of starvation, and that it is very seldom indeed that the reasons given by street beggars for unwillingness to go to the Casual Ward have any truth in them. If the statements made are plausible, the nearest Charity Organisation Committee should be specially requested to investigate

* 'The Pauper Inmates Discharge and Regulation Act.' 'Suggestions to the Charitable,' p. 87.

them, and no allegation of urgency or danger of losing work should be listened to as a reason for giving money on the spot without inquiry. Where the statement is specially interesting, the person appealed to would seldom lose much by promising to give 10*s*. or any other amount which the nature of the story might seem to warrant, conditionally on the applicant's proving the truth of it, instead of the immediate penny or sixpence asked for. The commonest plea for not going to the Casual Ward is that the applicant will be detained there till so late an hour in the morning that he will be unable to find work. This is one of the points in which the ordinary arangements are better suited for the wayfarer than for the man in temporary distress; but the Guardians are as anxious as anyone to get men into employment, and superintendents of Casual Wards generally have discretion to let any man go out early whom they believe to be really likely to get work, either letting him do his task of work overnight or remitting it. When this plea is urged, the attention of the Guardians, or of the Charity Organisation Committee, should be called to it.

Cases of persons struck down by misfortune or ill-health away from home are not numerous. It is important to remember with regard to them, that rights under the Casual Poor Act are in addition to, not in

place of, the right to necessary relief which the English Poor Law, rightly or wrongly, gives to every destitute man. This should, if necessary, be represented to the Poor-Law authorities, and they should be urged to admit any person who makes out a reasonable case for more assistance than the Casual Ward affords, and professes a desire to have the accuracy of his statement tested, into the body of the Workhouse (where he will be allowed to remain for the day as well as for the night) for a sufficient time to allow the local Charity Organisation Committee, or any person disposed to assist him, to make the necessary inquiries. This would go far to sift out any grains of wheat that there may be amongst the chaff of professional mendicancy.

CHAPTER V.

POOR-LAW NOTES: OUT-RELIEF AND SPECIAL CLASSES OF CASES.

It is not easy to sum up either the theory or practice of the different Metropolitan Boards with regard to ordinary out-relief in a statement which will be generally applicable. It may be stated broadly that maintenance relief—that is, relief sufficient by itself to supply the necessaries of life—is rarely, if ever, given outside the Workhouse. In chronic cases out-relief seldom exceeds 2*s.* 6*d.* or 3*s.* per week for an individual. The best theory—with regard to chronic cases, at any rate—is, that it is given as a privilege to persons of good character, if they prefer it to going into the Workhouse, and can show that, though destitute of some of the necessaries of life, they will be able to get this small allowance eked out by the contributions of children or friends, or in some other legitimate way, so as to be able to live respectably. It is no doubt often

given in a spirit of compromise and short-sighted economy. The Guardians do not wish to have to support a man in the Workhouse; they therefore too often offer him a small allowance outside it, and leave him to eke this out in any way he can, including small earnings and begging.

Guardians are not at liberty to take account of character in deciding whether to give an applicant relief or not, but must be guided entirely by considerations of destitution; nor are they justified, in ordinary circumstances, in giving a destitute applicant any larger allowance out of regard to good character or provident habits, but they are allowed to take these into consideration in deciding what *kind* of relief to give—whether, for instance, to give it outside the Workhouse or not. They are bound to give adequate relief, that is, such relief as the necessities of each case require; but, on the other hand, it is a fundamental principle of the Poor Law that the pauper should not be put into a better position than the independent labourer. Were this not attended to, the whole labouring class might be pauperised. When relief is given in the Workhouse these two requirements are easily complied with; all the necessaries of life are provided, and yet they are unavoidably given under such conditions as are distasteful to most recipients. In out-relief there are no such self-acting safeguards, and yet it is of

the utmost importance that it should be administered judiciously; for whilst harsh or variable administration causes immediate suffering to the poor, laxity opens the door to endless applications, discourages steadiness and saving, and ultimately lowers the character of a large section of the population. Persons who would shrink from entering the Workhouse as a disgrace, will apply for out-relief under very slight pressure. Hence it is a common practice to offer admission to the Workhouse as a test of the extent of an applicant's distress. In many cases this, no doubt, presses hardly on the applicant; it presses unequally, too; for those who value their home and their relations most will be more unwilling to give them up than others in equal want. It is but a rough test, and it is to be hoped that careful and discriminating inquiry into the merits of each case will more and more take its place; but thorough inquiry into the circumstances of applicants is a most difficult matter, especially in our great towns; and until it has been shown that this can be depended on, recourse must often be had to the so-called 'Workhouse test.' This is neither more nor less than a refusal of relief in its most agreeable form, coupled with a reminder that if the applicant is really in extremities, the necessaries of life can be obtained in the Workhouse.

It must be remembered, as another reason against

liberal distribution of out-relief, that it injures the independent poor by lowering wages. A man or woman receiving out-relief can afford to sell his or her labour at a lower price than the man or woman who gets no such assistance. The fact of a large number of widows receiving out-relief is no doubt one reason why half-skilled female labour is so wretchedly underpaid in London. It is also to be remembered that our English Poor Law system is to a large extent a mode of compelling the industrious and careful to contribute to the support of the idle and improvident, and that great strictness of administration is required to prevent this communistic principle developing itself to an intolerable and dangerous extent, as it actually did previously to the amendments introduced into the Poor Law in 1834.

The principal exception to the general rule against giving out-relief to able-bodied persons is made for widows. Able-bodied widows are frequently given a little out-relief at the time of their husband's death; and if they have more than one child dependent on them, out-relief is often continued to them at the rate, in the West-end parishes, of about 1*s.* 6*d.* a week for each such child. Out-relief on this small scale is, of course, given on the assumption that the recipient has some income from other sources.*

* In the Report of a Committee of the Kensington Board of

Sometimes in such cases the Guardians offer to take one or more of the children off the mother's hands, and send them to their school, which is generally in the country, at a distance from the Workhouse.

The Guardians had power given them in 1855 by Denison's Act (18 & 19 Vic. c. 34) to pay school-fees for the children of those receiving out-relief, and some of the best Metropolitan Boards have long made a practice of paying the fees, and requiring a certificate of attendance for such children, though the same Act provided that the attendance of children at school should not be made a condition of obtaining relief. There has been some inclination on the part of Guardians, since the passing of the Education Act, to throw the responsibility of paying these fees on the School Board, but Denison's Act has now been repealed by the 'Elementary Education Act, 1873,' which enacts that it shall be a condition of out-door

Guardians, appointed in 1871 to consider the system of out-relief, the Committee, after stating that one shilling and a loaf per week for each child is the allowance usually given to able-bodied widows, give it as their opinion, 'that unless an able-bodied widow can show that she has from her own earnings and other sources an income sufficient to provide, at the very least, five shillings per week for her own maintenance and rent, and one shilling per week for each child, the usual allowance made by the Guardians cannot be considered adequate relief, and the only justifiable course under such circumstances, we submit, would be to order in-door relief.'

relief to parents that children between 5 and 13 shall have education provided for them, and empowers Guardians to give further relief for this purpose if necessary, and to charge this on the Common Fund of the Union, and in London on the Metropolitan Common Poor Fund.

They have power, too, under the 25 and 26 Vic. c. 43, to pay for the education and maintenance of pauper children in schools supported wholly or partially by voluntary subscriptions, including Institutions established for the instruction of blind, deaf, dumb, lame, deformed, or idiotic persons, provided that they are certified under this Act; they are not allowed, however, to pay more under this Act for the child's maintenance than it would have cost them in the Workhouse. Under the 31 and 32 Vic. c. 122, the Guardians of any union or parish may, *with the approval of the Local Government Board*, 'send any poor deaf and dumb or blind child to *any* school fitted for the reception of such child, though such school shall not have been certified under the provisions of the Act of the 25 and 26 Vic. c. 43.'*

* For particulars as to the conditions under which the Metropolitan Guardians can 'board out' orphan children — place them, that is, in the homes of respectable cottagers in the country, see 'Order of the Poor-Law Board on Boarding-out (1870); with Notes and Introduction by Danby P. Fry'

Under the first-mentioned Act (25 and 26 Vic. c. 43), they can send girls above school-age to such Industrial Homes as that established by Miss Louisa Twining at 22 New Ormond Street, W.C., in order that they may be trained for service; but the permission is subject to the condition above mentioned as to payment; the payment made at the New Ormond Street Home by Guardians is 4*s.* a week.

The Guardians may provide for the maintenance of blind or deaf and dumb *adult* paupers in any Institution established for the reception of persons suffering under such infirmities.*

Destitute persons suffering from fever or small-pox are sent by the Guardians to the Asylums at Homerton, in the north-east, or Stockwell, in the south of London, at each of which places there are wards for each class of complaints. One or more ambulances are kept at every Workhouse to convey the patients. The Asylums are, of course, only intended for those who are unable to provide themselves with the necessaries of life; and the duty of providing hospital

(Knight & Co., Fleet Street); also a 'Practical Guide to Boarding-out,' by Col. Grant, R.E. (Knight), 1*s.* 6*d.* Communications on the subject can be addressed to Miss Catlin, 21 Arthur Road, Stoke Newington, N., Honorary Secretary of a Committee appointed to promote Boarding-out of Pauper Orphans by the Howard Association.

* 30 & 31 Vic. c. 106, p. 21.

accommodation for the somewhat higher class, who still cannot in case of infectious illness be properly tended or isolated in their homes, is thrown on the Vestries (or District Boards of Works), who are also empowered to provide hospital carriages.

Epileptic patients, imbeciles, and harmless lunatics are sent to the Poor Law Asylums at Leavesden, in Hertfordshire, and at Caterham, in Surrey. Dangerous lunatics are sent to the County Asylums at Hanwell and Colney Hatch, or to any other Asylums which can take them in. The Guardians can, of course, be called on to take charge of the lunatic child of a man who is not destitute, if he can satisfy them that it requires an amount of attendance which he is unable to procure for it. The parent can be compelled, in such cases, to contribute towards the maintenance of his child.

In addition to the ordinary duties of the Guardians with regard to destitute lunatics, the Act of 16 and 17 Vic. c. 97, directs that every Relieving-Officer, as well as every constable of any parish, who shall have knowledge that any person in such parish, not a pauper, is deemed to be a lunatic, and is not under proper care and control, shall within three days give information to a justice with a view to having the lunatic removed to an Asylum.

CHAPTER VI.

POOR-LAW NOTES: RELATIONS WITH CHARITY.

It seemed expedient to supply the information contained in the later paragraphs of the last chapter, as Visitors will occasionally meet with cases in which it may be required; but it is in ordinary out-relief cases, and especially in cases of persons whose distress is caused by old age or incurable disease, that the Poor Law and Charity habitually come into contact.

In chronic cases the Metropolitan Boards of Guardians, as has been already mentioned, rarely give more than 2*s*. 6*d*. or 3*s*. as out-relief. This has long been the practice, but the Guardians have been confirmed in it by a recent provision, which should be referred to. In order to assist the poorer parts of London, a Metropolitan Common Poor Fund was established by Mr. Gathorne Hardy's Act of 1867, to which all the Unions and parishes contribute according to their rateable value. Various classes of expenditure are repaid to the parishes out of this fund;

amongst other repayments 5*d.* a day per head is allowed to them under an Act passed in 1870 for every inmate of a Workhouse, but nothing is allowed on account of out-relief. Thus the greater part of the cost of in-relief is distributed over London, whilst out-relief falls entirely on the parish or union whose Board gives it. This being so, the Guardians can hardly be expected to raise their present standard for permanently destitute cases so long as they have room for them in their Workhouses. To do this would appear like giving an extra amount of relief on account of good character, so far as the ratepayers of each parish were concerned. The Metropolitan Guardians are likely therefore to adhere to the practice already referred to of only giving out-relief to cases likely to require it for the rest of their lives, or for some considerable time, when they are satisfied that they are, on the one hand, in need of some of the necessaries of life, and that, on the other, they have some legitimate resources, which, taken with the parish allowance, will make that 'adequate' for maintenance.

This matter has been stated at length, as Visitors will often meet with such cases, and questions frequently arise as to the course they should take with regard to them. They offer an opportunity for co-operation with the Poor Law, but great care must be taken in using it. It is to be observed that nothing

short of a pension or allowance, which is likely to continue, will meet the case. This may sometimes be procured from relations or friends of the poor person. Sons and unmarried or widowed daughters may be compelled, if of ability, to contribute to the support of their parents; but a Visitor may sometimes obtain assistance from relations or friends (e.g. married daughters or former employers) on whom there is no legal claim, and to whom the Relieving-Officer has therefore not applied. It is seldom, if ever, wise for ordinary subscription Charities to give pensions, but private persons are sometimes glad to give such assistance to individual cases when brought to their notice, and there are some Charities for the express purpose of giving pensions. Church and Chapel District Visiting Societies, too, are often willing to make a regular allowance to a small number of cases; and as they necessarily come in contact with chronic cases, it is well that they should assist them in this way, rather than by habitual but uncertain doles.

The Marylebone Guardians distinctly recognise a pension of suitable amount as a reason for giving out-relief to deserving persons in a state of chronic destitution, instead of bringing them into the Workhouse; and the Visitors for some of the local Charities have come to an understanding with them that 7*s.* a week is not more than

adequate to keep persons living by themselves. The Guardians will therefore give 3*s.* if the Visitor can arrange that 4*s.* shall be provided from other quarters; 10*s.* is considered adequate for an old couple.* The St. George's, Hanover Square, Guardians take a similar view, and enter into arrangements of the same kind with the 'Parochial Councils of Charity' which have been established in some of the ecclesiastical divisions of that Union. Probably other Boards, if the subject were properly put before them, would take the same view, though smaller amounts might rightly be considered adequate in parts of London in which house-rent is less high than it is in Marylebone. In making any such arrangement, the representatives of charity should insist firmly on the Guardians giving the full amount which they allow usually in such cases, to meet the contributions obtained elsewhere; these contributions are, generally speaking, derived from persons on whom the recipient

* See 'The Work of Volunteers in the Organisation of Charity,' by Miss Octavia Hill, in *Macmillan's Magazine* for October 1872. These pensions are only granted for three months at a time, in order that they may be altered in amount in case of any change taking place in the circumstances of the pensioner. The pensioner is expected, however, to save enough in summer to provide himself with coals in winter; and it is a strict condition that he should not beg, nor conceal any assistance which may be given him from those who are helping him. See also the extract from a Paper by Col. Gardiner, quoted *infra*, p. 122.

has no claim, and it is not right that they should be taken simply to exonerate the rates.

In cases of acute or curable sickness, it is obviously good economy for the Guardians to give promptly what is required to restore the sick person to health. This should be pressed on their notice, if necessary, and they should not be encouraged to leave this work half done, in order that charity may complete it.

In the absence of any understanding with the Guardians, the dispensers of charity will do well to act on the advice which Mr. Goschen (then President of the Poor-Law Board) gave in his Minute of November 1869. He there recommends that in all cases in which the Guardians are granting relief, 'the almoners of Charities should abstain from giving food or money, or supplying any such articles as the Guardians are themselves strictly bound to grant, and especially from giving their charity in such a manner as would constitute a regular increase of income. If the Charitable Agencies wish to interpose at all in such cases, they should confine their assistance to donations of bedding or clothing, or any similar articles which the Guardians may not consider themselves bound to provide at a particular moment, and which can be easily distinguished from other relief.' He adds, that 'Boards of Guardians cannot legally give relief—

1. In redeeming tools or clothes from pawn.
2. In purchasing tools.
3. In purchasing clothes (except in cases of urgent necessity).
4. In paying the cost of conveyance to any part of the United Kingdom.
5. In paying rent or lodging.

So that assistance rendered for any of these purposes will not interfere with the action of the Guardians.'

Should any reader wish to know more of the general rules with reference to which the Poor Law system has been framed, and of the mischief likely to arise from disregard of them, he cannot do better than read the Report of the Commissioners of 1834, on whose recommendations the reformed Poor Law is based. Enough, it is hoped, has been said in this chapter to show what some of these rules are, and that they are not arbitrary or unreasonable. At the same time, it is of great importance that these rules should be applied to individual cases with delicacy and consideration. Nothing would do more to promote this than intelligent and well judging co-operation with the Poor Law on the part of charitable persons. Such persons can give an amount of time and thought to individual cases which Guardians and their Relieving-Officers cannot bestow; and if they will keep their eyes on the necessity of permanently improving the condition of the poor, and

can, when it seems right, refrain from attempts to give their troubles immediate alleviation, they may do much both to diminish the expenditure from the rates, and to bring about a more accurate adjustment of the Poor Law to the requirements of individual cases than can, in the nature of things, be attained by the unassisted efforts of a comparatively small number of Guardians and hardworked Relieving-Officers.*

I need hardly suggest that any person interested in the welfare of the poor, who has the necessary time at his disposal, can hardly do a more useful thing than to become a Guardian. It is a mistake to suppose that there is any prejudice amongst London ratepayers against candidates for the office on the score of social position. Men of education and leisure have generally little difficulty in getting themselves elected, if they will take necessary steps to make their qualifications known. The local Charity Organisation Committee will often be able to give advice and assistance as to this. I may add that even if the office has to be given up for any reason at the end of a year, that will be long enough to allow a man to gain most valuable experience, and to make him much more useful as a Visitor.

* See Appendix, p. 120, for some account of the steps that have been taken at Elberfeld and elsewhere, towards actual combination of legal and charitable action. *See* also p. 140, for the names of some books which give information that may be useful to Visitors, with regard to the Poor Law and kindred subjects.

CHAPTER VII.

SANITARY LAW IN LONDON.

THE parish Vestry, which is elected by the rate-payers, and adheres to the old parochial boundaries without regard to modern subdivisions, is, speaking generally, the authority for administering sanitary law in London; but this is subject to two considerable exceptions. In the City the administration rests, not with the Vestries, but with the Commissioners of Sewers, who are elected by the various Wards; and throughout London many of the smaller parishes have been grouped together by the Metropolis Local Management Act of 1855, in order that their Vestries may elect 'District Boards of Works' to carry out the law.* The number of areas of jurisdiction is thus reduced to 40. The same Act

* The Vestries are: St. Marylebone; St. Pancras; Lambeth; St. George, Hanover Square; St. Mary, Islington; St. Leonard, Shoreditch; Paddington; St. Matthew, Bethnal Green; St. Mary, Newington; Camberwell; St. James, Westminster; St. James and St. John, Clerkenwell; Chelsea; St. Mary Abbotts, Kensington; St. Luke, Old Street; St. George the Martyr, Southwark; Bermondsey; St. George-in-the-East; St. Martin-in-the-

created the Metropolitan Board of Works, which is composed of representatives sent by the Vestries, the District Boards, and the Commissioners of Sewers, and takes charge of the larger sewers and of numerous sanitary and other matters in which the whole of London has an interest; but with this Visitors are not likely to come into contact.

The local authorities—a term which includes the Commissioners, the Vestries, and the District Boards—exercise their sanitary powers chiefly on the advice of their Medical Officers of Health, whose duty it is 'to inspect and report periodically upon the sanitary condition of the district.' In this each is assisted by one or more Inspectors of Nuisances, who are practically his agents. So little is known of parish matters by many residents in London, that it may perhaps be worth while to point out that the Medical Officer of Health of the Vestry (or District Board) has quite different functions from the parish doctors appointed by the Guardians. The latter give medical advice to

Fields; Hamlet of Mile End Old Town; St. Paul, Deptford; Woolwich; Rotherhithe; and St. John, Hampstead.

The District Boards are: Whitechapel; Westminster; Greenwich; Wandsworth (comprising the Parishes of Battersea, Clapham, Putney, Streatham, Tooting, Graveney, and Wandsworth); Hackney (including Stoke Newington); St. Giles; Holborn; Strand; Fulham; Limehouse; Poplar; St. Saviour and Christchurch, Southwark; Plumstead; Lewisham; and St. Olave, St. John, and St. Thomas, Southwark.

persons receiving parish relief; the former, as an officer of the Vestry, has nothing to do with attending on sick persons, but exercises general supervision, and does what he can to *prevent* illness in the district, by removing causes of disease. He is generally a man of some scientific knowledge, and one who takes a genuine interest in his duties. Any resident in the parish is at liberty to apply to him for advice as to defective drains, or other sanitary matters, and any such application is for the most part courteously received and promptly attended to. In matters of little importance it is best to communicate with the Inspector of Nuisances; a letter can be addressed to him at the Vestry Hall or at the Office of the District Board. Important complaints it is well to send direct to the Medical Officer of Health at the same address. All matters relating to the health of the poorer parts of the district are of interest to the Health Officer, and Visitors may sometimes assist him by sending him early information of any case of infectious or 'preventible' disease which comes under their notice. Some of the Health Officers keep books in which every house in the poorer and less healthy parts of their district is entered, with full particulars about occupation, drainage, and water supply. Their Reports are printed yearly by their Boards for the information of the ratepayers. The local autho-

rities have considerable powers as to drainage, overcrowding, water supply, repairs, and cleansing and white-washing; also with regard to removing persons ill of infectious diseases, and disinfecting their houses. The Medical Officer is the proper person to advise them in all such matters.

The local authorities have power, under the Sanitary Act, 1866, to provide places in their district for the reception of sick persons, and to remove persons sick of infectious disorders, and being without proper accommodation, to them; also to provide carriages suitable for conveying such persons. They are further authorised by the Public Health Act, 1871, to send cases of fever not requiring parish relief to a fever hospital, and to pay for them there. These powers may at first sight appear to resemble those already referred to as belonging to the Guardians with regard to infectious diseases, and they are no doubt so far concurrent as to have led Boards of Guardians and local sanitary authorities to show some inclination to throw the whole duty of providing hospital accommodation and ambulances upon each other; but the Guardians have, strictly speaking, only power to act for the benefit of the destitute poor who require relief from the poor-rates; it is the duty of the sanitary authority to take measures for checking the spread of disease, in the interest of the residents generally.

Common lodging-houses—that is, houses in which lodgers are taken in by the night—are not under the charge of the local sanitary authority. An Act carried by Lord Shaftesbury in 1851, amended by a similar Act passed in 1853, provided that all such houses should be approved and registered by 'the local authority,' which in the metropolis is defined, for the purposes of that Act, to be the Commissioners of Police. The number of lodgers that may sleep in each room is to be fixed when the house is registered. The walls and ceilings are to be lime-whited every April and October, and power is given to make and enforce further regulations.

The Sanitary Act, 1866, contains a provision enabling the Home Secretary to give very similar powers to the local sanitary authorities, on application, with regard to ordinary houses let in lodgings, or occupied by members of more than one family. When a sanitary authority has obtained the Home Secretary's notification that the enactment in question (Section 35) is in force in its district, it can issue regulations which, after confirmation by him, are binding on all such houses, unless they are already within the Common Lodging House Acts. The regulations may fix the number of occupants, and may provide, amongst other things, for the registration and inspection of the houses, and for the cleansing

and lime-whiting of them at stated times. Several London sanitary authorities have issued such regulations, but they have not been so enforced as to be of much practical use.

In the absence of these special powers, the local sanitary authority can take proceedings before the magistrate under the Nuisances Removal Act, 1855, to abate overcrowding, on the certificate of their Medical Officer, 'that any house is so overcrowded as to be dangerous or prejudicial to the health of the inhabitants.' They can take proceedings under the same Act to compel landlords to cleanse and white-wash premises which are injurious to health, and they generally succeed in getting such work done by serving a succession of notices, without actually going into Court. Their powers with regard to drains and water supply will be best ascertained by reference to the Medical Officer of Health, when occasion arises to complain to him.

The removal of dust from ash-pits is a matter on which a Visitor may often with advantage give some explanation. The sanitary authorities have power to insist on sufficient ash-pits being provided in all houses. They are bound to appoint scavengers to remove the contents, and have power to fix the days and hours at which this is to be done. If they do this by means of a contract, as is usual, and the

scavengers (or dustmen) fail properly to do their work, they have power to impose a penalty of £5 for every offence. On the other hand, any person refusing to let ashes be taken away by them, or obstructing them in their work, is liable to a similar penalty. When the scavengers are required to remove the refuse of any trade, the owner is to pay them a reasonable sum. Perhaps it is in consequence of this provision that it has become a common practice to give dustmen a small gratuity at every visit. One ill result of this is, that the dustmen prefer calling at the houses of the rich to those of the poor, and it also follows that the poor are not anxious that his visits to them should be frequent. The Visitor should advise those whom he visits to burn vegetable refuse and other decaying matter, and not to put it into the ash-pit at all; he should ascertain, too, whether the dustman calls with reasonable frequency. The arrangement made by one Vestry is, that he should call at every house fortnightly, and should pass through every street weekly, so that those who wish him to come weekly may have an opportunity of calling him. Complaints should be addressed to the Inspector of Nuisances at the Vestry Hall or District Board Office; of course, it is better not to complain unless there is a clear case of neglect, and one which can be supported by sufficient evidence.

The Adulteration Act, 1872, has made it the duty of the local authorities to appoint public analysts, who are bound to analyse articles brought to them by private persons, on payment of a fee of from 2*s.* 6*d.* to 10*s.* 6*d.*, and also to obtain samples of articles, through an Inspector appointed under the Act, and analyse them in the public interest. Applications for analysis should be made at the Vestry Hall, or office of the District Board of Works. The local authority has power to prosecute sellers of adulterated articles on the analyst's report.

The duty of enforcing Vaccination is imposed on the Guardians, not on the sanitary authority, but may be conveniently referred to here. The Guardians are bound to appoint Public Vaccinators, approved by the Local Government Board, to vaccinate and re-vaccinate gratuitously all who come to them from the districts allotted to them. The Visitor should inform himself of the times and places at which these gentlemen vaccinate, and should encourage those whom he visits to take their children to them. It is important, too, to encourage re-vaccination. Dr. Dudfield, Medical Officer of Health for Kensington, considers that observations during the late small-pox epidemic have finally established 'the extraordinary protection afforded by re-vaccination after the age of fifteen.' 'Few, if any, authenticated cases of small-pox, after

efficient re-vaccination, can be established, and not one death.' * The Guardians have also to appoint a Vaccination Officer, whose duty it is to ascertain, with the assistance of the Registrar of Births, that all infants are vaccinated before the age of three months, and in case of default to take proceedings against the parents in the Police Court. A Visitor may materially assist this officer by giving him notice of any young infants brought into the parish who have not been vaccinated. A family removing from one part of London to another may escape the vigilance even of an active Vaccination Officer, though the officers endeavour to give each other notice in such cases.

The local sanitary authority has to receive reports on all underground rooms or cellars occupied as dwellings (that is to say, for sleeping in) which do not comply with certain requirements laid down in the Metropolis Local Management Act, 1855, sec. 103. The duty of furnishing these reports is imposed, by a rather strange arrangement, not on its own sanitary officers, but on the 'district surveyor' —an officer appointed by the Metropolitan Board, under the Building Acts. 'By the Metropolis Management Act, 1855, no room, the floor of which is more than 3 feet below the street, may continue to

* Report for 1871.

be occupied separately as a dwelling (that is to say, for sleeping in), even though so occupied before the passing of the Act, unless it possess certain requisites as to the area in front, the fire-place, and the size and power of opening the window. And no room, not so occupied before the passing of the Act, can be used as a dwelling, unless it be 7 feet high, and have at least one foot of its height above the street, with proper area, fire-place, and window, and unless it be properly drained and secured from the rise of effluvia from drains, and unless there be appurtenant to it the use of a proper water-closet, or privy, and ash-pit (sec. 103). And the District Surveyor is bound to make a periodical return of all underground dwellings contrary to the enactment; and he, or any other person, having reasonable ground for believing that any room is occupied contrary to the Act, has power of entry in the day-time to inspect such dwellings, and, if admission is refused, may apply to a magistrate to authorise the inspection. The penalty for violating the Act is a sum not exceeding 20*s.* for each day during which the dwelling is so occupied.' *

The most stringent sanitary power with which the local authorities are armed is that of compelling

* *Handy-book of Sanitary Law*, by Martin Ware, p. 26. (Bell & Daldy. 1866.)

landlords effectually to improve, or demolish, houses which their Medical Officer reports to them as unfit for human habitation. The Artizans and Labourers Dwellings Act directs the Medical Officers to report any such houses, and the local authorities have then to obtain a report from their Surveyor, and, if necessary, to take action against the owner, with a view to making him comply with such direction as they think requisite, subject to an appeal to the Quarter Sessions. There is a further provision, that in case of four householders representing in writing to the Medical Officer that any houses near them are in a condition dangerous to health, he is to inspect them and report; and should the local authority not take any proceedings for three months after receiving the report, the householders may memorialise the President of the Local Government Board, and he may direct the local authority to proceed under the Act. The Act has been put in force with good result in several parishes, but as it gives no compensation to the landlord, and is in fact highly penal, it can, in practice, only be applied in cases in which there has been gross and exceptional negligence.*

The general character of the dwellings of the poor, in the older parts of London, can hardly be effectually

* See *Report of the Special Dwellings Committee of the Charity Organisation Society*, 1873, p. 21.

raised till powers of compulsory purchase, with compensation, are entrusted to some competent body. In the meantime, however, much may be done by strict enforcement of existing sanitary laws, and by encouraging the occupants to do their part. Unless they are prepared to co-operate, the best laws will avail little.

It may be added that the Local Government Board (in substitution for the Privy Council) have power, whenever any part of England appears to be threatened with any formidable epidemic or contagious disease, to make an order putting in force the powers of the Diseases Prevention Act, 1855, and to issue various regulations under it, to the execution of which the local sanitary authorities have to see.

The responsibility for enforcing the Workshop Regulation Acts, 1867 and 1871, rests with the Home Office. The chief provisions of these Acts are, that no child shall be employed under the age of eight years; that no child under 13 shall be employed unless it attends a day school for at least ten hours a week; and that no male person above 13 and under 18, and no female above 13, can be employed for more than ten and a half hours per day, exclusive of meal times. Information as to infringements of the Act should be sent to the Inspector of Factories, Mr. A. Redgrave, Home Office.

CHAPTER VIII.

THE LONDON SCHOOL BOARD.

THE history of the Elementary Education Act, 1870, will be fresh in the minds of my readers. It provided that London should have a School Board consisting of 49 members, and that for electing them, and for the other purposes of the Act, the same divisions of London should be recognised as those which are adopted for parliamentary elections. For School Board purposes, therefore, London is divided into the City, and the nine Boroughs, Chelsea, Finsbury, Greenwich, Hackney, Lambeth, Marylebone, Southwark, Tower Hamlets, and Westminster. The same Act gave power to School Boards to make bye-laws, subject to the approval of the Education Department, as to the attendance at school of children between five and thirteen, and as to penalties for non-attendance. The London Board has accordingly passed certain bye-laws which have now the force of law. Under these bye-laws 'the parent of every

child of not less than five, nor more than thirteen, years of age, is required to cause such child to attend School, unless there be some reasonable excuse for non-attendance,' under a penalty not exceeding 5*s*. for each offence. It is provided, however, that a child of not less than ten years of age, who has obtained from one of Her Majesty's Inspectors a certificate that he has reached a certain standard of proficiency, need not attend, and that a child of not less than ten, 'who shows, to the satisfaction of the Board, that he is beneficially and necessarily at work,' need only attend for ten hours a week. The following 'reasonable excuses' for absence are specified in the Bye-laws.

1. That the child is under efficient instruction in some other manner.

2. That the child has been prevented from attending by sickness or any unavoidable cause.

3. That there is no Public Elementary School open which such child can attend within one mile, by the nearest road, from the place where he resides.

To carry out their objects, the Board have appointed a 'Divisional Committee' for each of the ten parliamentary divisions. These Divisional Committees consist of the members of the School Board for the division, and of other persons appointed by

the Board on the nomination of the members. This is a kind of work which District Visitors, and other persons who are interested in the education of the Poor, and have some leisure, may with advantage offer to undertake.*

The principal duty of the Divisional Committee is to get the children of its division to school. The Committee has a number of paid Visitors under it, to each of whom a certain district is allotted; it has also a Clerk, who acts as Superintendent of Visitors.

The Visitorships have in some cases been undertaken by men and women of good social position, from an interest in the work. It is the duty of the Visitor (amongst other things) to keep a list of all the children of school-age in his district; to report all cases of infringement of any of the bye-laws by any parent within his district, and also infringement of the Workshops Act or any other Act for regulating the education of children employed in labour. It is

* Every Divisional Committee is a body of Managers under the Act for the purpose of carrying out the Bye-laws, and has power to sub-divide its Division, and form Sub-Committees, subject to a provision that no person shall be put upon a Sub-Committee without the consent of a majority of the members for the Division. Some of the Committees have used this power of sub-division, and others have not. The Divisions vary much in size: Lambeth and Marylebone have a population of more than 500,000, whilst the City of London has only 75,000.

also his duty to report to the Superintendent of Visitors all cases of children within his district who are liable to be sent to a certified Industrial School, and to investigate applications made by parents for the payment or remission of School-fees on the alleged ground of poverty. These two duties bring him into contact with the ordinary District Visitor and with the Charity Organisation Committee, with both of whom he may with advantage exchange information and assistance.

NOTE.—The Bye-laws of the London School Board, and the arrangements for putting them in force, including the regulations laid down for Committees and their officers, are printed, and can be obtained at the Offices of the Board.

CHAPTER IX.

THE METROPOLITAN CHARITIES.*

HOSPITALS AND HOMES.

LARGE as is the number of Charities in London, it is by no means easy to get assistance even for ordinary or well-marked cases of distress. Indeed the number partly causes the difficulty; as many of them are small, and there has been little co-operation or division of labour hitherto even amongst agencies of the same class. One result of this want of system is that it is most difficult to know to which of various agencies it is worth while to make an application at

* All persons interested in the poor of London should have a copy of Sampson Low's 'Charities of London, price 1*s.*, or of Fry's 'London Charities,' 1*s.* 6*d.*, to refer to. The former has the advantage of possessing a classified table of contents, by the help of which the Charities intended for any given class of persons can be easily found. I only propose, in this and the following chapter, to mention a few Charities and classes of Charities, about which a visitor is most likely to require information.

any given time; another is, that as Charities have a field before them which they cannot hope to cover, they are led to select their cases with reference to the wishes of their subscribers, rather than in the interest of the persons in distress or the public at large.

These remarks do not apply to parochial or other Charities with a fixed territorial limit, provided that the area undertaken is not out of proportion to their means, as such agencies can have some responsibility brought home to them; nor to those which, from the limited nature of their objects, can really hope to meet the requirements of London; but a large proportion do not come within either of these descriptions. They have sprung up at the bidding of some individual who has had his attention drawn to a particular want, and though they expatiate on the magnitude of this want as a ground of appeal to the public, each rather prides itself on being distinguished, by some point of secondary importance, from all agencies with similar objects, and leaves it to be supposed that the whole evil, or some large and undefined part of it, must be dealt with by its own unassisted efforts.

It was probably unavoidable—London being what it is—that Charities should spring up in this way, and take this character; and voluntary personal effort

is so valuable that it is worth buying on almost any terms; but it is to be hoped that something more of system and thoroughness may be now introduced without injury to that vital principle.* The further adoption of local boundaries and the establishment of centres for classes of institutions are two of the modes in which this may be brought about.

It is to be wished that Hospitals, Homes for the Houseless (so far as these are still required), and other general institutions, would come to some arrangement under which each might take special charge of a fixed part of London—a Poor-law division, or a group of Poor-law divisions. The necessity of the case already imparts something of a local character to most of such institutions, but this is liable to be set aside at the whim of subscribers or applicants, and is not definite enough to prevent out-patients attending two or more medical charities at the same time. Neither does it produce any sense of responsibility for all suitable cases within a given area.

* As time passes, it is almost a matter of course that the personal element in a Charity should diminish, and that its working should become more mechanical. When this is so, we may at least look for improvement as to regularity of working, which is the strong point of a machine. It is to be noted that co-operation and method need not increase this tendency, which is due to the loss, by death or otherwise, of the founders, but that they may do much to guard against some of the ill effects of it.

The adoption of the local principle by Hospitals has been materially facilitated by the establishment of the Hospital Sunday Central Fund, and that will, in its turn, prepare the way for various other improvements. A Hospital seriously desirous of assisting all suitable cases from a large area would have to take more pains than is commonly taken at present to exclude persons whose circumstances or physical requirements do not bring them within the scope of the Charity; it would also be in a position to enter into arrangements with the Provident Dispensary on the one hand, and with the Poor-Law Dispensary on the other, for receiving such cases from them as required special skill and care.*

It is unnecessary to go into details with regard to the General Hospitals, as the Visitor will soon ascertain which of the fourteen great Hospitals is nearest to his district, and what its rules of admission are. Most hospitals allow out-patients to receive advice once at least without a Letter of recommendation, provided they are not obviously too well off to require charitable assistance; but for the admission of an in-patient (excepting sufferers from

* See Paper on 'The Use and Abuse of Hospitals,' by W. Fairlie Clarke, in *Macmillan's Magazine* for August 1873, for suggestions as to the steps that should be taken to select suitable cases.

accidents and other urgent cases) a subscriber's Letter is generally required.

Dispensaries are of a more distinctly local character, and have generally a fixed area; particulars about these also will be easily obtained by the Visitor. They differ from the out-patient departments of Hospitals in giving the Poor the privilege of attendance, when necessary, at their own homes. At Provident Dispensaries, which are now happily increasing in number, members are of course entitled to advice of right, and those who have not subscribed are generally allowed to commence their weekly subscription during illness on payment of a small fine; at the ordinary Dispensaries each applicant must produce a subscriber's Letter.

Hospitals for special objects are numerous and very various in character. The Brompton Hospital for Consumption, the National Hospital for the Paralysed and Epileptic (Queen Square and Finchley), and the Hospital for Sick Children (Great Ormond Street and Highgate), are amongst the best known of them. Each of these requires a subscriber's Letter before the case of a candidate for admission can be considered. The two last-named Hospitals have small Homes for Convalescents attached to them, as have two or three of the General Hospitals; it is to be wished that all the large Hospitals were in

correspondence with some Convalescent Institution, that they might be able to secure the benefits they offer for such of their patients as most need them. They have too often to send persons out when they are little more than able to leave their beds, and are by no means fit to bear the hardships of daily life in a poor man's home.

The Metropolitan Convalescent Institution, Walton-on-Thames (with Children's Branches at Hendon and Mitcham), and Mrs. Gladstone's Convalescent Home, Woodford, Essex, are the best known of the inland Convalescent Hospitals; the former contains 380 beds, and admits on recommendations from subscribers; the latter, which has been more recently formed (after the outbreak of cholera in 1866), is especially intended for the poor of East London, is honourably distinguished by issuing no subscribers' Letters, and admitting cases solely on their merits. It also differs from most of the other institutions for convalescents in making no charge for board. There are several sea-side Convalescent Homes, but most of them are small, and the supply is by no means equal to the demand; letters of recommendation for them are consequently in great request. The oldest and largest is the Royal National Sea-bathing Infirmary, at Westbrook, near Margate, which makes up 250 beds. It is intended chiefly for scrofulous

patients. The Seaside Convalescent Hospital, Seaford, near Newhaven; the Convalescent Home, at Eastbourne, in connection with All Saints' House, Margaret Street; and the London and Brighton Hospital, established by Miss Marsh, may also be mentioned. The National Sanatorium, Bournemouth, and the National Hospital for Consumption, on the Cottage principle, Ventnor, belong to a different class, as they are intended only for persons suffering from diseases of the chest.

The London Fever Hospital, Liverpool Road, Islington, affords a good illustration of the way in which judicious charity pioneers the way for more extensive and effectual action on the part of public bodies, and then adjusts itself to the altered circumstances. It is stated to have been founded, in 1802, by the 'Society for Bettering the Condition of the Poor,' under the name of the House of Recovery, aiming at the cure and prevention of contagious fevers in the Metropolis, and the promoters made 'provision for whitewashing infected rooms and for burning and replacing infected clothing as well as for removal of the sick.' For some years previous to the passing of the Metropolitan Asylums Act, the Hospital was in great measure occupied by pauper patients, who could not be properly treated in Workhouse wards and for whom payment was made by

the Guardians. The Act, 'which was doubtless in no small degree prompted by the proof which the Fever Hospital had furnished of the necessity for some such provision,'* rendered the Poor-Law authorities independent of the Charity, and the Hospital has now adapted itself to the requirements of that large class who, though above pauperism, are unable to obtain for themselves the isolation which is requisite for the safety of others in contagious fevers. Servants, when sent for the convenience of their masters, are received on payment of an admission fee; members of the working classes, not being paupers, are received without payment or Letters of recommendation, and private rooms are set apart for patients requiring special accommodation and willing to pay for it. The local sanitary authorities have power, as has been stated, to provide for such cases, but this has as yet been little acted on. The duty of disinfecting rooms and clothing has been more willingly undertaken by them, so that, of this as well as of the care of pauper patients, the Fever Hospital has been relieved.

The Surgical Aid Society, 16 New Bridge Street, for supplying elastic stockings and all kinds of me-

* *The Times*, January 20, 1874, to which I am indebted for several of the above statements.

chanical supports, is a representative of another class of medical Charities. It pursues the curious practice of requiring a number of Letters of recommendation (two of which can be obtained for 10*s.* 6*d.*) proportionate to the expenses of the appliance needed. The inconvenience caused by this rule is mitigated by the willingness of the Committee to consider cases on their merits after applicants have done all they can to procure letters, but hours and days are often spent in a sort of licensed begging from those whose names appear in the subscription list before the case comes in any way under the notice of the committee. The Charity is a very beneficial one, as it is not, generally speaking, the practice of Hospitals to give surgical appliances; it is to be wished that some scheme could be devised by which it might rid itself of an obvious defect without diminishing its usefulness.

The Scottish Hospital (Crane Court, Fleet Street) may be mentioned here, but it has nothing but its name in common with Hospitals in the modern sense of the word. It gives pensions to aged Scotchmen, relieves cases of distress, and pays passages to Scotland. It is an example of a Charity which, though its object is tolerably extensive (embracing assistance to all distressed and deserving natives of Scotland) is able—thanks to judicious management and the national character—to respond to all reason-

able calls made upon it. A Visitor meeting with any respectable Scotchman in distress, whether in his district or in a workhouse, will do well to communicate with the Secretary.

The two great Hospitals for Incurables are more in the nature of Homes for classes of invalids requiring special comforts, than Hospitals in the ordinary sense; they make a small number of persons very comfortable, but immense canvassing is required to get cases in, however suitable they may be, or even to obtain one of the pensions which they give. A Visitor will be more likely to get assistance from the little Home for Incurables and Infirm Women established by Miss Louisa Twining, at 21 New Ormond Street, intended for women who can pay,* or can get their friends to pay, £26 a-year; or from St. Luke's Home for Epileptic and Infirm Women, at 20 Queen Square, Bloomsbury, also established by Miss Twining, and superintended by her.

There are numerous sets of Almshouses in different parts of London and the suburbs. Many of these

* Persons who have such annuities, but require nursing or comforts which are not within their means, are not unfrequently obliged to take shelter in the Workhouse, where they get absolutely no benefit from their own income, though it may be the result of the prudence and self-denial of a lifetime.

are for decayed householders of certain parishes; these are generally under the control of the Vestry of the parish, or trustees appointed by the Vestry; others are confined to the freemen of certain City Companies, and others to persons of certain trades; many of these last are only for members of the association to which the almshouses belong, *i. e.* persons who have subscribed to the funds, and are thus of the nature of Provident Societies. Many of the same trusts and associations give pensions under similar conditions, and other agencies give pensions only.

The two largest Pension Societies are the National Benevolent Institution, 56 Southampton Row, and the United Kingdom Beneficent Association, 5 Red Lion Square. The object of both of these is to provide annuities for persons not belonging originally to the poorest classes, who have fallen into distress. The pensioners are selected by subscribers' votes, and great canvassing is of course required. Candidates must in the case of the former Charity be over 60, for the latter over 40 years of age.

Visitors should obtain information about any local almshouses or pension-funds of a general character that may exist in their neighbourhood. In some parts of London there are trustees of old endowments, who have power to spend considerable sums in pen-

sions, for which all deserving and necessitous residents (or, in some cases, persons who have been ratepayers only) in the (civil) parishes—not being in the receipt of Poor-Law relief—are eligible. Such pensions, if fairly and wisely bestowed, and if not so numerous as to discourage provident habits, are a very useful form of charity—the more so as subscription charities cannot prudently undertake to grant them—and Visitors and Organisation Committees may do much to assist trustees in the difficult task of selection, both by finding suitable candidates, and by inquiring into the characters and circumstances of those about whom information may be required. It is to be wished that more of the endowments (so many of which are now squandered in mischievous Christmas and other doles) were devoted, under proper safeguards, to this object.

I have mentioned Homes for the houseless as a class of Institutions which would gain by having more of a local character given to them. Visitors, as such, are not much concerned with these, but I may perhaps add a few words of explanation with regard to them and the Night Refuges, which are akin to them. Until a few years ago Night Refuges were among the necessary charities of London. The Poor Law made no suitable provision for persons who from one cause or another found themselves unable to pay

for a night's lodging, and the public were shocked by hearing of such persons having to spend the night in the streets. The Houseless Poor Asylum, Banner Street (formerly in Playhouse Yard) and several other Institutions were thus called into existence, and undertook to provide applicants with food and a bed for a few nights, on the simple ground of destitution. The Houseless Poor Asylum takes in nearly 600 persons nightly during the winter, at which time only it is open. The establishment of Casual Wards placed the Night Refuges in a very different position. Those who visit both will find that the Casual Wards are now in many respects superior to the larger Night Refuges. The latter differ chiefly from the wards in not requiring applicants to take a bath, and in not exacting any task of labour. The Casual Wards are quite as clean and comfortable as the Refuges, and there is as strict supervision. Charities, however, like other Institutions, are too often slow to adapt themselves to changed circumstances, and some of the Night Refuges continue to work very much as they would have done if there had been no Casual Wards. Others have reduced the numbers that they take in, and endeavour to discriminate between applicants, so as to receive those only who are not frequenters of Casual Wards. Others, again, aim at receiving only those whom they can hope perma-

nently to benefit, and thus tend to become Homes for the Houseless rather than mere Night Refuges. This is perhaps the best direction for reform of these institutions to take. The Dudley Stuart Home for the Houseless, 77 Market Street, Edgware Road, reformed itself some years ago on this plan. It is not enough to take a man in for a few nights, and then send him adrift again. If he has been reduced to destitution through misfortune, without fault of his own, or if, after having misconducted himself, he seems disposed to turn over a new leaf (one or other of which characteristics are required to make it worth while to keep a man out of the Casual Ward and the Workhouse), he should be taken by the hand, and given such assistance as his case requires or admits of. The House of Charity (1 Greek Street, Soho Square), which was for some time the only institution that ventured to undertake this task, receives whole families, the heads of which have been in the Hospital or the Workhouse, or which have in some other way become homeless, and endeavours, generally with success, to restore them to a position of independence. Applicants are admitted with reference only to the suitability of their cases. The Dudley Stuart Home works in a similar way; persons are not, under ordinary circumstances, admitted into it till some investigation has been made into the truth of their statements.

This investigation into the truth of applicants' statements, with the delay attendant upon it, is an unpleasant process for all parties, but experience more and more shows its necessity. Many persons think that they can distinguish between a true and a false statement, and among the various shades by which the one passes into the other; but the qualification is, in fact, an exceedingly rare one, and institutions should never rely on it. Under the present circumstances of London it is essential that every application for public or associated charity should be carefully inquired into;* the inquiry should be conducted with all possible consideration, and care should be taken, when it is likely to take any time, that the applicant, if he alleges that he is destitute, has necessary assistance from the Poor Law or from some other quarter; but the investigation should be thorough, and should lead to the most effectual assistance of which the case admits. In the absence of such precautions the tendency of associated charity is to increase instead of to diminish the poverty which it is its object to relieve. In the case of the Night Refuges and Homes, for instance, appropriate assist-

* I should wish to include under the head of 'public or associated Charity' all distribution in charitable relief, whether by individuals or agencies, of funds entrusted to them for this purpose by others.

ance following careful inquiry really reduces the number of persons in distress, and benefits both individuals and the community; but the admission of applicants to temporary lodging indiscriminately, or after superficial inquiry, whilst it does little real good, makes the life of a loafer somewhat pleasanter than it would otherwise be, and gives men of bad character another place of shelter or concealment when they see reason to avoid the Casual Wards. Territorial division of London would of course be less applicable to institutions for houseless persons than to others, as such persons could not be said to belong more to one part of London than to another; but even in the case of these institutions it would be a great advantage if they could arrive at some arrangement amongst themselves as to their districts and objects, and if they could exchange information as to the result of their inquiries, so as to prevent the same persons sponging upon them in succession.*

* For further particulars with reference to the Night Refuges see a paper by Mr. T. Ll. Murray Browne, reprinted in the Appendix to the Conference on Night refuges, published by the Charity Organisation Society; also the Report of the Committee appointed at the same Conference.

CHAPTER X.

SCHOOLS AND OTHER CLASS-CHARITIES; GENERAL CHARITIES.

SCHOOLS in which orphans and other children can be boarded as well as taught are a class of Institutions about which a Visitor has often occasion to make inquiry. It is exceedingly important that parents should not be unnecessarily relieved of the responsibility of providing for their children, but cases will arise in which such assistance may legitimately be given. For the various Orphan Asylums, I must refer my reader to the Classified Table of Contents in 'Low's Charities.' They are, generally speaking, open to fatherless children, though the mother may be living. Admission usually depends on the votes of subscribers. The Royal Albert Asylum (near Bagshot) allows no canvassing, but supplies subscribers with a full statement of each case, in order that they may select the most necessitous. Children are admitted to Mr. Müller's Orphanage at Bristol,

to Mr. Spurgeon's Orphanage in the Clapham Road, Stockwell, and to Miss Sharman's Home for Female Orphans, South Street, West Square, Southwark, at the discretion of the managers.

A Visitor seeking for a school for a neglected or unmanageable boy, whether he be an orphan or not, will do well to put himself in communication with the Secretary of the Reformatory and Refuge Union, 34 Parliament Street. This Union is a good example of one of those centres for Institutions of a particular class which have already been referred to as desirable. It publishes a classified list of all certified Reformatories and Industrial Schools, and of all voluntary institutions of a similar kind which are in connection with it. The Secretary is generally able to give information as to schools in which there are likely to be vacancies, and their agent, Mr. King (the 'Boys' Beadle') can often give most valuable advice and assistance with regard to difficult cases.

It should be explained that 'Reformatories' are 'for the reception, under sentence by a magistrate, of criminal children under sixteen, who must have undergone at least ten days' imprisonment previously to their being admitted.' 'Certified Industrial Schools' are for the reception, under the order of a magistrate, of any child under fourteen found begging, wandering, and without home or proper guardianship, or

whom a parent or guardian is unable to control, and is desirous to have sent to such a school. The parents of a child sent to a Certified Industrial School may be ordered, by the magistrate who commits him, to pay a contribution not exceeding 5*s.* a week. About £10,000 a year is thus paid throughout England, the Home Office employing agents to collect it, under the superintendence of the Inspector of these Schools The money received goes to the Government, and not directly to the School. The Government makes a fixed allowance for each child sent by a magistrate. In the case of children sent at their parents' wish, on account of being uncontrollable, the amount to be contributed by the Treasury is limited by the Act of Parliament to 2*s.* per week; in other cases Government pays from 3*s.* 6*d.* to 5*s.*, according to circumstances. The London School Board makes up the amount to 7*s.* for cases sent at its instigation.

Amongst the most important of the Certified Industrial Schools are the Middlesex Industrial School, Feltham (which, however, receives *criminal* children under a Local Act, as well as those within the Industrial Schools Act), the Boys' Home, Regent's Park Road; the Boys' Refuge, Whitechapel; and the Home for Little Boys, near Farningham. The three last-mentioned receive unconvicted destitute boys who are willing to come, as well as those sentenced

to detention; the Boys' Refuge expects a payment of 5*s.* a week for such, and the Little Boys' Home 6*s.*, unless they have been elected by the subscribers.

Besides the Reformatories and Certified Industrial Schools, there are numerous Homes, Refuges, and uncertified Industrial Schools, such as the National Refuges, 8 Great Queen Street, to which the 'Chichester' training ship and the Farm School, Bisley, belong.

The Cripples' Home (for Girls), 17A Marylebone Road, and the Home for Crippled Boys, Wright's Lane, Kensington, deserve separate mention, though they are included in the list of the Reformatory and Refuge Union; they admit suitable cases at £8 and £10 a year respectively. It is to be wished that all such Institutions as those of which I have been speaking would receive a certain proportion of cases on payment by parents or friends; direct payment is better for all parties than indirect expenditure of money on canvassing; at the same time it is desirable that some places should be reserved at each for the most friendless and necessitous.

Discharged Prisoners Aid Societies, and Homes and Penitentiaries for Women, are also included in the Union's list. Any Visitor meeting with a woman who has been recently in prison should ascertain, before giving her assistance, whether she is known to the Discharged Female Prisoners Aid Society, Nine

Elms House, Wandsworth Road. A large proportion of discharged female prisoners are known to it, and those best acquainted with this class say that much harm has been done to them by allowing them to wander from one source of relief to another. The well-known Discharged Prisoners Aid Society, 39 Charing Cross, is for criminals who have been sentenced to penal servitude. The Metropolitan Discharged Prisoners Relief Committee of the Reformatory and Refuge Union is for male short-termed prisoners from the House of Correction, Coldbath Fields.

Any Visitor wishing for advice as to assisting Deaf and Dumb persons will do well to communicate with the Association in Aid of the Deaf and Dumb, the head quarters of which are at 272 Oxford Street, in a building adjoining the new church recently erected for Deaf-Mutes. The primary object of the Association is to supply religious instruction to adults, but it appears to be willing and able to assist all metropolitan cases, either by referring them to (and in some cases paying for their education at) other Institutions, or by direct action.

Charities for the Blind are very numerous, and it is much to be wished that some Central Committee could be formed, like the Committee of the Reformatory and Refuge Union, to promote division of labour and thoroughness of work amongst them, and

to advise the public where they are most likely to obtain appropriate relief for individual cases. Mr. Mansfield Turner and Mr. Harris (of Leicester) have printed the results of inquiries which they made recently about all the Institutions for the Blind in Great Britain. This work (published by Hardwicke, Piccadilly) both shows the need of such a centre as I speak of, and prepares the way for its establishment. The new Normal College for the Blind, Upper Norwood, promises to meet the requirements of one large class. It has been established to afford a thorough general musical education to such blind persons of either sex as 'show sufficient ability to render it probable that by instruction they can be rendered capable of self-support.'

Idiots of all ages are received at the well-known Asylum for Idiots at Earlswood, near Redhill. Admission can be obtained by payment as well as by election.

Natives of certain counties (Yorkshire, Somersetshire, &c.), and their children, are sometimes eligible for certain benefits — generally in the way of education or apprenticeship. Visitors and Charity Organisation Committees should therefore ascertain the birthplace of those whom they wish to assist, and refer to Low's or Fry's 'Charities' to learn whether any such privilege is open to them. Free

schooling for the young and pensions for the old are sometimes provided, too, for those who have followed particular trades, and their children; but persons who are eligible on these grounds are more likely to know of the fund and its nature than is a Visitor.

There are several Societies for the assistance of Distressed Foreigners. The most important of them is the Society of Friends of Foreigners, 10 Finsbury Chambers. It gives pensions as well as temporary relief, and any person desirous of assisting a foreigner will do well to communicate with the Secretary, as a very large proportion of the distressed foreigners in all parts of London are known to him.

Detailed information with regard to the Crèches in different parts of London can be obtained from a Report on the subject by Mr. W. G. Howgrave, published by the Council of the Charity Organisation Society. These Institutions receive infants and young children during the day, to enable the mothers to go out to work, receiving a payment for each child, which however is seldom sufficient to render the Nursery self-supporting. It is, no doubt, an evil that mothers with young children should go out to work, and where the husband is alive and able-bodied, the practice should, as a rule, be discouraged; but there are cases in which it is unavoidable. Attention has of late been directed to the need of crèches by the School

Board, which finds it difficult to get girls of school age to school, because the parents require their help with those who are too young to go. As the Board's powers of compelling attendance are put in force, the need of crèches is likely to be more felt. It is very desirable, therefore, that they should be made self-supporting. Without this character, the movement can hardly extend itself sufficiently to meet the want, nor can it be deemed sound in principle that able-bodied women should be allowed as a matter of course to leave the partial support of their infants to the contributions of the charitable.

Homes on a charitable basis into which infants are received for longer periods are rare. It is well that this is so, as it is only in exceptional circumstances that such assistance can be considered legitimate, and very great care and judgment are required to guard such Institutions from abuse. The Infants' Home, 35 Great Coram Street, is said to be carefully and judiciously managed. It receives children from a month old, to the number of 44, the Hon. Secretary satisfying herself, before admitting any child, that the mother is desirous of going into service, and of doing all that she can to recover her character. She is expected to contribute half her wages towards the expenses of the Home, and these payments are made with great regularity.

The Infant Life Protection Society may be mentioned in this connection. The Society was formed in 1870, after the exposure of some gross cases of 'baby-farming.' A Bill prepared by it was passed in 1872, making it the duty of the local authority (which in London is the Metropolitan Board of Works) to register the house of any person receiving for hire more than one infant, or, in case of twins, more than two infants, under the age of one year, for the purpose of maintaining such infants apart from their parents for a longer period than 24 hours. The Metropolitan Board has, of course, great difficulty in learning the existence of such houses, and has requested that information on the subject may be sent to their Superintending Architect, Spring Gardens. A Visitor knowing of any house within the provisions of the Act, which is not registered, should communicate with the Architect, or with Mr. J. B. Curgenven, 11 Craven Hill Gardens, one of the Hon. Secretaries of the Infant Life Protection Society. The Society further desires to promote the boarding out of destitute orphans and deserted children under favourable conditions.

It will be well, in conclusion, to refer briefly to some large Associations of a different character from those hitherto mentioned, but which the Visitor is likely at least to hear of, and perhaps to come in contact with.

The Strangers' Friend Society (7 Exeter Hall) was founded in 1785 by Dr. Gardner, a friend of John Wesley, to assist the sick and distressed poor of the Metropolis, and especially such of them as, from being strangers to London, *were not entitled to parochial relief.* Circumstances have changed much since the Society was formed ; the Poor Law is now prepared to relieve all destitute persons wherever they may happen to be, and numerous other relief agencies have sprung up around it ; but the Society, as so generally happens, keeps on nearly in its old track. It divides London into 26 districts, each of which has its own Sub-committee, Treasurer, and Visitors. The Visitors, who are of course volunteers, are about 340 in number, but the income of the Society in 1872 was only £1,630. The funds are distributed through the Visitors to cases of distress in their respective neighbourhoods. Their usual practice is to confine this relief to cases of sickness, to give it in small amounts, and not to continue it for more than eight weeks.

The Society of St. Vincent de Paul, established in England in 1844, is the principal Roman Catholic agency for relieving the poor at their own homes. It has branches in various parts of London, and its funds, which are said not to be large, are distributed

in small amounts by volunteer Visitors, who frequently make Sunday their visiting day.*

The Metropolitan Visiting and Relief Association (21 Regent Street) was formed in 1843, to promote the formation of Church of England District Visiting Societies. It gives no relief directly to the poor, but grants out funds (to the amount, in 1872, of £4,102) to the Clergy of the poorer parts of the diocese of London †, on the understanding that they are to be distributed through unpaid Visitors. It also makes special grants towards the interest on parochial Provident Funds. The Association is most useful in conveying funds from the richer to the poorer parts of the Diocese; it is only to be regretted that it has not taken a more active part in improving the working of the local Societies. Its work of distribution does not bring it into contact with the Societies in the richer districts, but even in the poorer districts its influence is but little exercised.

* Further particulars about this and other Roman Catholic charities can be found in the *Catholic Directory*, Burns & Oates.

† The Diocese of London includes all London north of the Thames, with the exception of the small, but increasing, portion of it which is in Essex. It also includes the large civil parish of St. Mary, Newington, which is in Surrey. Southwark, Lambeth, and so much more of South London as is in Surrey, are in the Diocese of Winchester. Deptford, and so much as is in Kent or Essex, belong to the Diocese of Rochester.

The South London Visiting and Relief Association, 9 King Street, Southwark, established 1851, has similar objects with reference to so much of London as in the Diocese of Winchester.

The Society for the Relief of Distress, 28 King Street, St. James', was founded in 1860, with a view to relieving distress in what appeared to the founders to be the most direct and and simple way. All expenses of management are defrayed by a Guarantee Committee, and the contributions of the public, which amounted last year to £2,215, go without deduction to the poor. These are distributed by some seventy to eighty almoners (for the most part men of good social position), who each take charge of one or more parochial divisions in the poorer parts of London. The tendency of this Society at first was to deal too much with the symptoms and too little with the causes of distress; but it has to a great extent kept clear of routine, and has been most useful in calling the attention of intelligent and influential men to the intrinsic difficulties that lie in the way of effectual relief-work, and to the need of co-operation amongst the various agencies engaged in it. The almoners were from the first directed to put themselves in communication with all other relief agencies, and to do what they could to promote co-operation amongst them; they are now expected to join the

local Charity Organisation Committee and to work in concert with it. They are authorised to assist 'by a money grant, not exceeding £2, any case which, after due and searching investigation as to previous character and future prospects, seems likely to be permanently benefited,' and are at liberty to apply to the Committee in King Street for permission to give a larger sum in a special case.

The London City Mission is not an agency for the relief of distress, and directs its missionaries, in its 'Rules and Regulations,' not 'to administer temporal relief,' nor 'to write letters or call upon persons to solicit aid for cases of distress.' These rules, however, are not always observed; and even when the missionary enters into the spirit of the instruction, and sees the importance of keeping to spiritual work, his ordinary duties enable him to give valuable information to those whose work is of a more general character. The City Mission was founded in 1835, 'to extend the knowledge of the Gospel among the inhabitants of London and its vicinity (especially the poor), without any reference to denominational distinctions.' At the date of its Report for 1872–3, it had 417 missionaries in its employ, whose duty it is to visit from house to house in certain small districts which are assigned to them. Each of these missionaries has a local Superintendent—generally a clergy-

man or layman resident near the district—with whom a Visitor may sometimes find it an advantage to be in direct communication. The lay agents of the Church of England Scripture Readers' Association (founded in 1844) are always under the control of the incumbent of the parish in which they work.

The London Bible and Domestic Female Mission (Honorary Secretary, Mrs. Ranyard, 13 Hunter Street), began in 1857, with the employment of one 'Bible-woman' in St. Giles'. It 'commences with the offer of the Bible to poor mothers, for purchase by small instalments. They are next invited to a Mothers' class, taught to work, and brought under the influence of a Christian lady.'* £3,949 was received at these classes in the year ending October 15, 1873, by the lady-superintendents from the very poor, for the purchase of clothing, coals, and bedding; and £1,193 was received during the same time by the Bible-women for Bibles. There are now 204 Bible-women working in London, each taking charge of an allotted district, and each with a lady-superintendent. There are also 57 Nurses attached to the Mission, living at their own homes in various parts of London. The aim of the Mission has always been 'to help the poor to help themselves,' and it is no part of its plan to spend much in material relief. The accounts

* Low's *Charities*, p. 80.

for 1873 show that £600 was so spent in that year in connection with the nursing branch, and a little more than £1,100 in connection with the ordinary Missions.*

The Parochial Mission Women Fund (54 Parliament Street), formed in 1860, is in the main analogous to the last-mentioned Association, but is on a Church of England basis, and does not confine its operations to London. Its mission women, of whom there are about 114 in London, amongst other duties collect the savings of the poor weekly from room to room; these amounted in 1873 to £12,754, including contributions from Plymouth, Middlesborough, and other large provincial towns. These savings are at once paid over to the lady-superintendents; no bonus or interest is given, but clothing, bedding, &c., can be purchased at cost price by the depositors at the weekly meetings. It is a rule of the Association that no distribution of gifts of any kind shall be made by the mission women, or from the funds of the Association; but some friends of the Fund, who have adopted the rather uncouth title of 'supplemental ladies,' have taken charge of

* *Missing Link Magazine* for December 1873. *The Missing Link; or, Bible-women in the Homes of the London Poor* (Nisbet, 1859) gives an interesting account of the origin of the Mission.

certain of the poorest districts in the East of London, and undertake to assist cases in those districts at the request of the lady-superintendent.*

The Society for the Suppression of Mendicity (13 Red Lion Square) was established so long ago as 1818, under very different circumstances from those in which it now stands. The authorities undertook less, and it was necessary for voluntary effort to undertake more. Thus the Society found it necessary to have constables of its own, and its officers are expressly referred to in Sir Robert Peel's Police Act, and still rank as part of the Metropolitan police. It is perhaps to be regretted that the Society did not, on the establishment of the regular force, leave the whole responsibility of carrying on police duties to them, working through them rather than for them. The defects of the Poor Law in 1818 made it necessary for the Society, in a similar way, to establish a labour-test for able-bodied mendicants, and they continue to offer employment to such persons at stone-breaking and oakum-picking, though there can be little doubt that the great majority of the 4,965 persons who were assisted in this way in 1872 would have been dealt with at least as appropriately by the Poor Law. The Society, besides endeavouring to suppress professional

* See *East and West.* Edited by the Countess Spencer. (Longmans.)

mendicancy by prosecution, aims at assisting its subscribers to deal with all begging-letter writers and street beggars who appeal to them. For subscribers of two guineas and upwards, it will inquire into and report on the circumstances of any begging-letter writer, subject to the condition 'that the eventual grant of relief rests with the subscribers sending the case.' Subscribers of one guinea are supplied with tickets to be given to street beggars, referring them to the Society's Office in Red Lion Square. In the case of persons who present these tickets, the labour-test is allowed in a great measure to take the place of investigation, and nearly all of them obtain food-relief. Out of 6,348 persons who presented tickets in 1872, only 18 appear to have been dismissed as undeserving, though 73 more lost relief by refusing to work.

The Society for Organising Charitable Relief and Repressing Mendicity (Central Office, 15 Buckingham Street, Adelphi) is the youngest of the large voluntary agencies of the Metropolis. Its first District Office (St. Marylebone) was opened in October 1869. It had long been evident that the absence of systematic co-operation between the voluntary charitable agencies and the Poor Law, and among the charitable agencies, was perpetuating and increasing the poverty and helplessness which all alike desired to see diminish; but the extent of the

area and population that were involved, and the improbability of established agencies listening to advice from a new Association, made it difficult to devise any feasible mode of applying a remedy. It was finally decided that it would be impossible to bring about any effectual division of charitable labour throughout London without establishing 'a number of local centres in communication with each other and with one Metropolitan centre.'* The divisions of the Metropolitan Poor Law district, now, as has been stated, 30 in number, furnished as large areas as could be worked from single centres with any prospect of success; indeed some of these—especially some of the suburban divisions—were so large as to make it evident at once that subdivision would be necessary. In pursuance of this plan, the Society has formed 35 District Committees, which divide the London of the Poor Law (including Fulham on one side and Woolwich on the other) amongst them. Each Committee invites representatives of the local Charities and of the Board of Guardians to join it, and has its Office and paid officer.†

It may perhaps be said to be a distinctive feature of the Society that it works simply in the

* Second Annual Report of the Council, p. 3.

† For further particulars as to the mode of operation of the District Committees, and for list of Offices, *see* Appendix, p. 125.

public interest, giving its subscribers no special privileges. This is well illustrated by its action with regard to tickets. A Society which arms only its subscribers with tickets benefits them, but does little for the public at large. The system established by the Rev. H. Martyn Hart, at Blackheath, in 1868, showed the great advantage of supplying tickets as widely as possible; so that a beggar might be met by them wherever he turned, and might be forced to go for assistance to persons qualified to judge of what aid (if any) the case of each applicant admitted. The Charity Organisation Society adopted a similar course. In many of its Districts, sheets of tickets, referring the bearer to the local Office, or to any other Office, of the Society are distributed to all householders; in all Districts they can be obtained gratuitously on application. On the same principle, the Committees undertake to inquire into cases of alleged distress for all persons legitimately interested in them, and 'take equal pains to obtain suitable assistance for cases in whatever way they may have come under their notice.' *

A Visitor among the poor can hardly fail to obtain valuable information and assistance in his work by making use of the machinery which is thus placed at his disposal; and should it at

* Fourth Annual Report, p. 14.

first appear to him as if the adherence of the Society to certain definite principles of relief, such as refusing to assist persons whose cases are properly within the scope of the Poor Law, or for whom no assistance can be found which is likely to be of permanent benefit, leads to unnecessary delay or shows insufficient appreciation of the importance of alleviating distress, he may fairly be asked, in return for the services offered him, to suspend his judgment till he has considered the conditions under which the great problem of improving the condition of the Poor has to be worked out in London, and, if he then comes to the conclusion that the general plan is sound, to give such assistance as he can towards the execution of it.*

* An extract from the Second Annual Report, indicating the extent to which the Society undertakes the function of relief, will be found in the Appendix, p. 133.

CHAPTER XI.

PROVIDENT INSTITUTIONS, PAWNBROKING, LOANS, WORKMEN'S CLUBS, EMIGRATION AND MIGRATION.

THERE are various agencies, not coming under the head of Charities, about which the Visitor may require information. I propose to refer to them briefly, with the object of indicating to him where fuller information may be obtained, rather than of furnishing a digest of it.

Provident institutions claim the first place amongst these agencies, in virtue of their great importance. A country which has passed out of the feudal stage can hardly be considered to be in a sound condition, unless all classes make some provision for sickness and old age. In proportion as this is done charitable relief is left free for exceptional cases of distress, whilst the Poor Law can provide the bare necessaries of life for the hopelessly undeserving cases which voluntary Charity cannot be expected to undertake to support, but which neither the feeling nor the

interests of a civilised community can allow to be starved or driven to desperation.

There are four principal classes of provident institutions in London. 1. Trade Benefit Societies and Friendly Societies have reference chiefly, though not exclusively, to sickness, and are on the principle of mutual insurance. The Trade Benefit Societies are only open, generally speaking, to workmen belonging to the Unions of their respective trades.* The Friendly Societies, amongst which the Foresters and Odd Fellows are best known, are open to all workmen who can subscribe the amount required per week or quarter. The members of the large Friendly Societies are mostly mechanics, and are entitled to about 12*s.* a week during temporary illness. Under the head of Friendly Societies must be included numerous small clubs, many of which are far from satisfactory in their constitution. It is to be hoped that the forthcoming report of the Royal Commission on Friendly Societies may prepare the way for some material improvement in these. Many of them are already registered under the Friendly Societies Act, but this does not amount to a certificate of soundness; it merely shows that they comply with certain

* A list of these Societies, with various particulars about them, was printed in 1871 by the Charity Organisation Society.

general conditions as to rules and accounts. Further information with regard to Friendly Societies can be obtained from the Rev. J. Y. Stratton, Ditton Rectory, Maidstone, Hon. Sec. of the Friendly Societies' Association.

2. Government Annuities and Insurances are means of providing for old age and for surviving relatives. The very various arrangements which can be made can be seen in the *Postal Guide*, and in Nos. 1, 2, and 3 of the Provident Knowledge Society's Papers. A man aged 30 may purchase an allowance of £2. 7*s*. 3*d*. a month, to commence when he reaches the age of 60, by a payment of 8*s*. per month, and any two persons may purchase an annuity on their joint lives, with continuance of the annuity to the survivor.

3. Savings Banks. These include (1) the old Savings Banks, (2) the Post Office Savings Banks, (3) the Penny Savings Banks. All are conducted on the ordinary banking or deposit principle, and give small legitimate interest. The Penny Banks differ from the others in the extent to which they study the convenience of the poorer and less educated class as to times of opening, and facilities for depositing and withdrawing money, as well as in the smaller sums which they receive. The Post Office Savings Bank will not receive less than a shilling, nor will it receive any part of a shilling; consequently a man wishing to

pay in 1*s.* 6*d.* must either make it up to 2*s.* or reduce it to 1*s.* A full and clear account of the working of the Post Office and Penny Savings Banks will be found in the Provident Knowledge Society's Papers 4, 5, and 6.*

4. Provident Funds. These are very various in character, and nearly every parish has something of the kind. Some approximate to Penny Banks, others are for special purposes, generally for enabling the depositor to obtain a supply of clothing or coal at the beginning of winter. In many cases the money is collected from house to house by District Visitors. This is an admirable arrangement, as it takes the opportunity of saving to those who have not learnt the necessity for it, and brings kindly personal influence to bear on them. In other cases persons known to and trusted by the poor attend at some convenient place on a Saturday or other evening to receive deposits. They are so far an excellent training agency for those who have not learnt to save, but it is to be wished that more of what may be called the banking principle could be introduced into them with

* In many parts of England these Penny Savings Banks have attained to considerable dimensions. The Yorkshire Penny Bank has a Central Bank at Leeds, which is open daily; it had no fewer than 273 branches in 1871, and had nearly £273,000 standing to the credit of depositors. See *The Yorkshire Penny Bank*, with Introduction by Edward Akroyd, M.P. (Longmans.) 1*s.*

regard to interest, and with regard to withdrawals of money. The usual practice in Clothing Clubs and other Provident Funds is to give interest (or a bonus) quite out of proportion to anything that the deposit can have realised; this greatly hinders the extension of the system, rendering it necessary to limit the amount that can be received, or at any rate on which a premium will be paid, and the class who can be invited to use the machinery, and it puts an additional difficulty in the way of passing people on to a bank, as, after getting accustomed to a high premium, they naturally look for that. Of course the object of the bonus is to induce people to make the first step towards saving, but there is strong evidence to show that it is unnecessary. The Rev. J. Erskine Clarke says, in an excellent 'Plain Paper' on Penny Banks (published by Bell & Daldy in 1859), that it is his experience 'that the interest or bonus is a very small inducement to saving; that poor people are most grateful to those who receive their money in small sums, and give it to them in the lump, even when there is no interest at all; and he firmly believes that if, instead of being allowed to put in only a limited weekly sum, to be spent in clothes at the beginning of winter, the thriftily disposed poor were allowed to put in as much as they could—a penny one week, threepence another, a shilling another, as they could

spare it—if no bonus whatever were offered, but they were allowed to draw the money out as they wished it—not, however, oftener than once a quarter—the money would be equally well spent; a much larger sum would pass through the manager's hands, for money would be saved for rent, for taxes, for tools, for apprentice fees, &c.; the people would be trusted instead of suspected; they would so be treated more as men and women and less as children; and the bonus—often a heavy pecuniary tax on the clergyman, either to pay or to collect—would be avoided, and the few who grumbled at its withdrawal would be neither the neediest nor the most striving.' This has since been confirmed by the experience of the Bible Women and Parochial Mission Women, as well as by that of the managers of some Provident Funds.

The practice of many Provident Funds with regard to withdrawal is simply to put the money, or an order on a tradesman representing it, into the owner's hands at some fixed time, generally before Christmas. A Sub-Committee of the Marylebone Charity Organisation Committee stated the objections to this course as follows, some time ago: 'If there is any settled time for withdrawing savings, they are drawn out when possibly they may be least wanted. The practice, of course, has its origin in the fact that the money has been intended for the supply of coals and clothing, the need

for which comes at a regular season; but it ceases to be applicable to savings intended for equalisation of income or other purposes. Secondly, it is a disadvantage that all the inhabitants of a district should have a sudden influx of riches at the same time. It is a temptation to extravagance; and as the poor are very helpful to one another, and are also in a measure employers of labour, it is well that their resources should reach them at various times, and not simultaneously. Thirdly, even if the savings are to be paid out all at once, Christmas is not the best time to repay them. In Christmas week trade is brisk, and there is much demand for labour; it is a season when there are temptations to drunkenness, and a time when gifts are distributed.'

I am indebted to a paper read by Miss Octavia Hill before the Council of the Charity Organisation Society, in 1871, for these two quotations, and for some of the other arguments which I have used on this subject. Miss Hill's conclusion is, that such modifications are needed 'as would make the economical principles of the Clothing Club and the system of keeping accounts approximate to those of the Penny Bank, while sedulously preserving all that personal agency in which the Clothing Clubs have excelled.'

If managers of Provident Funds are content merely to catch the few pence that a working man's wife

can set aside from the (for the most part) too small proportion of the husband's earnings which reaches her, the present system may do; but if they are prepared to rise to the occasion, and to aim at becoming a great educational agency, a change is essential.

It is perhaps to be regretted that we have, as yet, no such great central provident agency in London as the Yorkshire County Bank, to which I have already referred. Such an agency might do much to establish branches throughout the town in concert with similar agencies already existing, and to secure that they should be worked on a sound system. The Instalment Club and Middlesex Penny Bank (112 Brompton Road), lately started under the auspices of the Provident Knowledge Society, may grow into such an institution. Nothing can be better either for the Visitor's own information or for distribution than the series of papers by G. C. T. Bartley, Esq., which I have already referred to, published by this Society.

The 9th of these papers deals with another subject which is of some interest to the Visitor—Pawnbroking. Pawning, is of course, an extravagant way of raising money, but till the poor learn to exercise much foresight and self-control, they will have recourse to it. Mr. Bartley estimates the amount paid annually to the pawnbrokers at present, as interest, at five millions sterling! Pawnbroking is now regulated

by a consolidating and amending Act, passed in 1872, 35 & 36 Vic. c. 93. It provides that pawnbrokers, previously to obtaining a license from the Excise, shall procure a certificate of good character from a magistrate, and fixes a scale of charges for interest and tickets. It makes it an offence to 'take an article in pawn from any person appearing to be under the age of twelve years or to be intoxicated.' Twelve is a very low age to fix, and some of the metropolitan magistrates have decided that, as the Metropolitan Police Act fixed the age at sixteen, and this provision is not expressly repealed, pawnbrokers in the Metropolitan Police District may not lawfully take things from persons appearing to be under the age of sixteen years. The Metropolitan Police District extends fifteen miles from Charing Cross.

Loan Societies may be next referred to. A large number of such Societies exist in London, as is shown by the annual Parliamentary return. They are not compelled to register themselves, but obtain certain privileges by taking this course, especially that of being allowed to take summary proceedings for recovery of loans before a magistrate, instead of having to go to the County Court. To obtain registration they must submit their rules to Mr. A. K. Stephenson, the barrister appointed to certify the Rules of Savings Banks, who is also the Registrar

of Friendly Societies (office, 28 Abingdon Street, Westminster); and, provided the rules comply with certain conditions, he then certifies them under the Act of 3 & 4 Vic. c. 110. Only registered societies are in the Parliamentary list. It comprises about 175 Loan Societies in the metropolitan parts of Middlesex and Surrey. Many of these are Mutual Societies, formed, that is, by working men themselves, and only available for those who have contributed to them, and their friends. Most of the registered societies are on a small scale. A few are distinctly charitable, e.g. the Benevolent Loan Society (manager, Mr. S. Vaughan, 3 Rockham Terrace, Moore Park Road, Fulham, S.W.), which was established in 1817 to lend money without interest to deserving persons in temporary distress. The loans issued in 1872 amounted to £624.

Two large charitable loan funds may be mentioned here, Arneway's and Wilson's. The former makes loans of £50 to £200, to 'poor occupiers or traders resident within the bills of mortality of the metropolis and the parishes of St. Marylebone and St. Pancras, preference being given to those resident within the City and Liberty of Westminster.' This excludes residents in Paddington, Kensington, and all more recent additions to the metropolis. Interest is charged at the rate of £3 per cent. Further

particulars can be obtained at the office of the clerk to the trustees, 7 Great Queen Street, St. James's Park, to whom applications for loans (on a form supplied for the purpose) can be sent in before the 23rd of every month. Wilson's Loan Charity advances loans in sums of £100, £200, and £300, for a period of five years, to 'young tradesmen under the age of forty years carrying on business in the City of London, or within five miles thereof, who have been set up in business one year, and not more than three years, and who have succeeded in business.' 'The rate of interest is £1 per cent. for the first year, and £2 per cent. for each of the four following years.' 'Personal application should be made to the Clerk of the Trust Chamber of London, Guildhall.'*

There are, of course, numerous speculative Loan Societies and money-lenders who are willing to advance money, to the poor as well as to the rich, upon their furniture or on personal security. Most of them, however, charge enormous interest. It is said to be their usual practice, after charging certain fees and taking back a first instalment of interest when the loan is made, to continue to exact the interest agreed on on the full amount of the loan till all has been repaid. As repayment is made by instalments, and the amount owing is thus continually

* *Low's Handbook for* 1873, p. 164.

diminishing, the interest obtained is altogether out of proportion to the real loan.

The experience of individuals has generally been most unfavourable to loans as a form of charity, but the experience of the Committees of the Charity Organisation Society has shown that, under certain conditions, they may be made with great advantage to the poor, and without tempting them to impose on the lenders. It is, of course, essential that the circumstances and antecedents of the applicant for a loan should be ascertained, and that the purpose for which he requires it should be carefully considered. A loan seldom saves a man who is getting into difficulties, but is often of the greatest use to one who is making a fresh start after illness or misfortune. Loans should be made in a business-like way, so that repayment may be legally enforced; and the borrower should be required to find a person, in or near his own rank of life, willing to be security for him. As these conditions can be better attended to by a Committee with an office and agent than by an individual, charitable people, when thinking of lending, will do well to avail themselves of the machinery of the Organisation Committees.*

* For particulars as to forms, &c., *see* the Charity Organisation Society's Paper on Loans (*District Committee Paper* No. 2) an extract from which is given *infra*, p. 136.

Information as to Working Men's Clubs can be obtained from the 'Working Men's Club and Institute Union,' 150 Strand, the main object of which is to establish clubs as an alternative to the public-house.

The Union has many clubs in connection with it in London, while others, like the Duck Lane Club, Westminster, exist independently of it; still Workmen's Clubs have hardly been as successful or useful yet as they should be, and as they probably will be. It is evident that no extensive improvement of the condition of the wage-classes of London can be brought about unless a considerable number of themselves can be interested in the subject, and induced to co-operate in promoting it by means of clubs and other associated action having reference to self-improvement and rational recreation, and to the promotion of temperate and provident habits.

Emigration appears likely to be a subject of increasing interest to the Visitor in London, as well as to persons in the rural districts. The sources from which information can be obtained with regard to it are various and changing. The annual 'Colonisation Circular of the Emigration Commissioners' (Groombridge & Sons, 6*d.*) contains very full information with regard to the colonies, and some matter relating to the United States and other

countries. Most of the colonies and foreign States to which emigrants are likely to go have their own agents in London; the addresses of these and other information on the subject can be obtained from the Labour Agency, 1 Long Acre. Amongst charitable agencies, the Clerkenwell Emigration Society, of which the Rev. A. Styleman Herring, 45 Colebrooke Row, is Chairman, and Miss Rye's Emigration Home for Destitute Little Girls, Avenue House, High Street, Peckham, may be mentioned.

The former, which aids emigrants to Canada and other British Colonies, is on the club principle; each intending emigrant is expected to pay in something weekly towards his passage. This is no doubt the right course. Speaking generally, we can hardly expect a man to succeed abroad unless he has given some indication of self-control and thrift at home. It is a gross abuse of this system when men take round the cards, with which they are furnished for entry of their own savings, from house to house, with a view to obtaining contributions from persons who know nothing of them. This practice became common during the emigration movement a few years ago; men even gave up regular employment and good wages to take to it. It is to be hoped that managers of emigration clubs will succeed in stopping this.

Miss Rye's Home sends out orphan girls from seven to twelve, whose friends are willing that they should emigrate, to a Home at Niagara, whence they are bound out to service in families.

Emigration is a very difficult subject for charitable people to deal with judiciously. It seems likely that, having helped to pioneer the way, they will in great measure be relieved of the burden by the action of the colonies, and of those who have already emigrated. The colonies, in their need of labour, seem disposed to make increasingly liberal offers, and considerable means are being sent home by the emigrants themselves to bring out relatives and friends.

If it is right and expedient that any emigrants should be sent out free by London charity, they should be very carefully selected. Men who are able to earn a livelihood here are clearly not suitable objects for charitable action; nor, on the other hand, is it fair, either to the colonies or to themselves, to send out ne'er-do-weels, or men who are physically incapable of doing a day's work. Men may, perhaps, be found between these two classes, especially when employment is slack, who are not first-class workmen, and therefore have difficulty in getting work at home, and who yet would be useful in a country where the demand for labour is great. Men of this class, especially if weighed down by a large family, or

thrown back by illness or accident, may sometimes be sent out with advantage by the Poor Law or Charity; whilst if they have had any knowledge of country work in past years, or are accustomed to horses, they may obtain free or assisted passages from the agents of some of the colonies. It is best in almost all cases that the whole family should go together. The separation of husband and wife for a long period often ends in desertion, even though there has been no such intention at first, and good provision is now made in most of the places to which emigrants go for their reception and distribution.

Migration to other parts of England has been promoted with some success in recent years. Information as to this also can be obtained at the Labour Agency. Candidates for employment can obtain access to this information by paying a fee of 3*d.*, and Boards of Guardians, Organisation Committees, and others, by a subscription of a guinea a year.

Single men and widows with families are the classes best fitted for migration. Able-bodied men, if unable to get work in London, can generally find it on railways and other works in other parts of the country; but it is desirable that they should, if possible, have a promise of work before they start,

as men who go about seeking work are apt to get too fond of tramping. Employers who have taken on Londoners do not generally find fault with them for any want of strength or skill, but they have in some cases complained much of their unsteady, unsettled habits. Single men are best suited for migration in search of this kind of employment, as it is often difficult for a family to find house-room.

There is no class of labour with which London is more overstocked than that of women and children. In consequence, no doubt, in part, of the exception as to out-relief which is made in favour of widows with families, the wages paid to women and children are miserably small. There has for some time been a considerable demand for such labour in the manufacturing districts, and numerous families have migrated with excellent results, many of them under the direction of a Sub-Committee of the St. George's, Hanover Square, Organisation Committee. The Sub-Committee made arrangements with employers to advance the sum required for railway fares, and to provide cottages with necessary furniture, for well-recommended families, the families undertaking to repay the money thus advanced. Employers generally make it a condition that there should be at least three children in the family between eight and twenty, and two of these should be over thirteen, as

children under that age are only allowed to work half-time. Work in woollen, cotton, and worsted manufactories is learnt so readily, that adults and children who are new to it are usually able within a very few weeks to earn wages amply sufficient for their support.

London has for hundreds of years been a centre to which persons unable to find employment elsewhere, or anxious to hide themselves in a crowd, have drifted. Residence here has not tended to improve such persons physically or morally; on the contrary, many large employers in London habitually give a preference to country-bred hands; it is therefore a matter of congratulation that there should be any reflex action taking Londoners away to employment in the country. At the same time, it should be acknowledged that emigration and migration will never by themselves remedy the congestion of unskilled, and hardly able-bodied, labour which no doubt exists here. The moral and religious tone of those who remain must at the same time be raised; they must be induced to exercise more self-control, and encouraged and enabled to aim at a higher standard of comfort. It is from their connection with these larger objects that the details with which the Visitor must be chiefly concerned gain significance and value.

APPENDIX.

I.

Combination of Legal and Charitable Action.

Referred to at page 49.

Extract from a Paper read by Mr. C. B. P. Bosanquet, at a Conference of Guardians from the four Northern Counties, held at Gilsland in August 1872.

It is obvious that whilst large areas have great advantages with regard to in-door relief, minute sub-division is necessary for the proper administration of out-relief. How are these two opposite requirements to be reconciled? Some persons say, 'By letting the Poor Law give in-door relief only, with charge of large areas, and by making organised charity take charge of smaller sub-divisions, and provide temporary and special cases with necessary assistance at home.' We are certainly not ripe for such a change at present, though it is an object well worth keeping before us, as it is likely to lead us in the right direction. I would rather say, however—'by greatly increasing the number of agents through whom the guardians inform themselves as to the merits of applicants for out-relief.' This can only be done to the extent required by enlisting volunteers, and here the organisation of charity comes in. The Elberfeld Poor Law

system is a good illustration of the way in which this may be done. It will be within the knowledge of most of those present that the Local Government Board sent one of its inspectors—Mr. Doyle—last year to report on this system, and that his report, which has been published by Knight, Fleet Street, was highly favourable. It may also be known to many that an attempt is being made, at Mr. Doyle's instigation, to introduce something like the Elberfeld system in the town of Macclesfield. The essence of the Elberfeld system is the combination of a very strict Poor Law with very thorough and considerate examination of cases. This is rendered possible by enlisting a very large number of voluntary visitors as officers of the Poor Law, and giving each of them charge of not more than four families, about whose circumstances they are to inform themselves, and with regard to whom they have to advise the Board of Guardians. This system has been at work in Elberfeld for nineteen years, and the result has been that whilst the population of the town has increased from 50,000 to upwards of 70,000, the number of paupers has diminished from 4,000 to 1,062! At Macclesfield the attempt to imitate the prominent feature of the Elberfeld system has involved little more than an invitation from the Board of Guardians to the gentlemen of the Union to take part in their work, with regard to out-relief cases, as 'Assistant Guardians.' No Assistant Guardian has had more than four cases allotted to him, but these cases are changed from time to time under the advice of Mr. May, the Clerk of the Guardians, who enters heartily into the spirit of the experiment. The duty of the Assistant Guardian is to inform himself thoroughly of all particulars concerning the families or individuals whom he undertakes to visit. The Assistant

Guardians meet weekly, on the evenings preceding the meetings of the Board, and the relieving officers are present as well as the Clerk, to obtain and supply information. The general tendency of this experiment has been to reduce the number of out-relief cases, and the gross amount of relief, though it is to be presumed that the Assistant Guardians are actuated 'not only by notions of justice to the ratepayers,' but by sympathy with those who are in real need of help, and though whenever the visitors have recommended additional relief the Guardians have attended to the recommendation. Mr. May has lately stated, at the end of the first three months, that they have only 239 out-relief cases against 490 at the same time last year. The *Macclesfield Courier* of July the 6th, from which I take these details, adds that though this reduction is primarily due to the prosperous state of trade, there can be no doubt that the strict inquiry into cases which the Elberfeld experiment has inaugurated has contributed very materially to the same result, while the moral good promises to prove even greater than the pecuniary saving.

EXTRACT FROM A PAPER CONTRIBUTED BY COL. LYNEDOCH GARDINER, R.H.A., VICE-CHAIRMAN OF THE ST. MARYLEBONE BOARD OF GUARDIANS, TO THE THIRD CENTRAL CONFERENCE OF CHAIRMEN AND VICE-CHAIRMEN OF GUARDIANS, HELD IN LONDON IN JANUARY 1874.

AN experienced official, with whom I was recently discussing the question, answered me thus:—'Want of accurate information and intelligent investigation are the bane of the

Poor Law system. Poor Law and charity have stood haughtily apart, neither caring to know anything of each other's work, and it will take a long time to alter it.'

These few words go to the root of the matter, indicating both the defect and its remedy. Co-operation between the Poor Law and charity (in which the more perfect information to be obtained, by allying the two, forms a prominent element) I believe to be the only remedy for high rates and concurrent pauperism. So I read the experience we have recently made, not only in England and Scotland, but in foreign countries.

Let me recall, for one moment, the figures stated in Mr. Doyle's report on the Elberfeld system. Under the old system of Poor Law relief, in 1852, the population of that place being 50,364,—4,000 persons, or 8 per cent., were receiving relief to the amount of £7,072. A system of thorough investigation, by means chiefly of volunteer agency, was superadded in 1853–4, and, three years later (in 1857), the population had increased to 52,590, while the number of paupers had decreased from 4,000 to 1,528, that is, from 8 per cent. to 2·9 per cent., and the expenditure from £7,072 to £2,623.

I do not mean to affirm that the Elberfeld system would be exactly applicable to this Metropolis, or to England generally, but the absolute necessity of co-operation between the Poor Law and charity seems to me to be the teaching to be derived from all recent experience at home and abroad. There may be greater difficulties in our system to contend with than were met with, under different circumstances, in Germany and in the United States of America, but the principle being acknowledged, it remains for us only to work it out in the manner most suitable to our institutions.

That the difficulties are not insuperable I am certain, from what has been effected under my own observation. Some six years ago the old dole system was in full force in the district of St. Mary's, Bryanston Square. About that time the Charity Organisation Society established an office in this district, and the local clergy speedily recognised the importance of the movement, and the necessity for a change, both as to co-operation with the Poor Law and in their own system of almsgiving. It soon became recognised that the Guardians were anxious to limit out-relief allowances in money in chronic cases of age or infirmity to cases where the recipients were of good character, and could make up a living respectably with the assistance of friends, without begging from strangers. Instead of frittering away alms in tickets, which used formerly to be somewhat indiscriminately bestowed where there appeared to be want, without much inquiry as to the cause,—small pensions were given to the most deserving of the chronic cases,—many of these being in receipt of 3*s.* or 3*s.* 6*d.* weekly from the parish,—but, above all, a system approaching house-to-house visitation was established in the poorer streets, and correct information can now be had, with little delay, from those who are making themselves more and more the friends of the inhabitants.

. . . . . .

At first only *this* amount of co-operation was effected through the agency of the Charity Organiastion Committee viz., that the weekly lists showing the out-relief ordered by the Guardians, and the manner in which the several applications were dealt with, were forwarded at once to Miss Hill and her visitors. It soon became apparent, however, that this arrangement was not altogether satisfactory, as, although the information was of value to the Visitors, they

could only communicate such light as they could throw on the cases *after* the decision of the Guardians had been given, and in many cases it was apparent that this decision would have been different if the Guardians had been previously aware of circumstances known to the Visitors, but beyond the reach of the relieving officer. The Guardians therefore availed themselves of the offer made by Miss Hill, viz., that the relieving officer should inform her of the applications made to him throughout the district, and that the Visitors would furnish the relieving officer in return with such information as might be useful to the Guardians in dealing with each case, the weekly lists showing the Guardians' decision being afterwards sent to the Visitors.

II.

Referred to at page 99.

Objects and Mode of Operation of the Charity Organisation Society, and especially of its District Committees, from its Manual.

1.

The Object of the Society.

The main object of the Society is the Improvement of the Condition of the Poor, (1) by bringing about co-operation between the Charities and the Poor Law, and amongst

Charities; (2) by securing due investigation and fitting action in all cases; and (3) by repressing mendicity.

2.

Area of Operations.

The Society confines its direct operations to the Metropolitan Poor Law District, but is glad to give general assistance, *e.g.* by sending information, to agencies outside that District.

3.

Mode of Operation.

Within this area the Society seeks to bring about the formation of at least one Committee side by side with every Board of Guardians, containing representatives of the Board, and of all the Charities at work in the local Poor Law division, whether it be Parish or Union. The Society consists of a federation of such Committees.*

4.

District Committees.

Each Committee raises and expends its own funds, but to be in union with the Society it must act on the general principles indicated by the Society's 'Suggested Rules,' and must appoint representatives on the Council.†

* The first District Committee (Marylebone) opened its Office October 1869,

† For further particulars with reference to the action of the Council in prosecuting fraudulent charities, and in other ways, *see* Annual Reports.

5.

Mode of Operation of the District Committees.

Each Committee establishes an office to be a centre of charitable organisation in its District.

It appoints one or more Charity Agents to act under its instructions, and especially (1) to collect particulars as to the action of the Charities of the District, and the relief given by them, and keep such particulars in an accessible form; (2) to receive applications from persons referred to the Office, and to investigate their cases; and (3) to keep up communication with the Relieving Officers of the Guardians.

The inhabitants of the District, whether Subscribers or not, are invited to refer to the Committees all cases requiring investigation. If requested so to do, it communicates the result of such investigation to the person desiring inquiry, and, should he wish to undertake the case, leaves it in his hands. In the absence of such wish, the Committee deal with each to the best of its judgment and ability.

6.

Committees' Mode of Dealing with Cases.

The District Committees desire to bring about a division of cases between the Poor Law and the Charities, and also amongst the various Charities, so that the most suitable agency may be solely responsible for each case. Cases properly belonging to the Poor Law are therefore passed on to the Guardians. This class includes, strictly speaking, all cases of destitution which are not taken out of it by

requiring a kind or amount of relief which the Guardians are forbidden to give.* But the Charities are generally willing to assist persons of good character to whom temporary aid is likely to be permanently useful. Cases of temporary distress, with evidence of good character and thrift, are therefore looked upon by Committees as suitable for private charity,† and are referred to the Charity which seems best able to take charge of them. Where other Charities are unable to afford the requisite assistance to such cases, the Committees assist them, if the funds entrusted to them admit of this.

In giving such assistance the Committees refuse to give small weekly doles of food or money, believing that these undermine the independence of the recipient. In suitable cases they willingly give assistance in the form of loans, with proper security for repayment. They are ready also, if adequately supported by their District, to give substantial assistance of other kinds, when it seems probable that this will raise recipients to a condition of independence. They will gladly receive letters of admission to Convalescent and other Hospitals, Homes, &c., for the use of persons who may need them.

The *primary* objects of the Committees are to afford Charitable Institutions and individuals an easy means of exchanging information, to prevent unconscious overlapping of relief, to secure the investigation of cases with a view to

* See Minute of the Poor Law Board, 20th November, 1869.

† The Committees cannot undertake to find the pensions which chronic cases need; but where individuals or special charities are willing to take the charge of these, the Committees are ready to send them the names of persons ascertained to be deserving.

referring them to the most suitable quarter for assistance, and to repress mendicity.

District Visitors, Dispensaries, and Hospitals are invited to refer cases requiring investigation to the Committees.

7.

Mendicants.

The Committees usually issue Tickets, bearing the address of their Offices, gratuitously to residents in their Districts, and the public are requested not to relieve anyone not personally known to them without referring him to the Office. Street beggars often refuse these tickets because their cases will not bear inquiry. If the ticket is refused, but the beggar's story appears as if it might be true, and as if assistance were needed, the person begged of is recommended to take down the name and address the applicant, and to send it to the District Office, or, if necessary, to the Central Office (*see* p. 6), with a request that the case may be investigated.

The local Poor Law authorities have ample power to relieve ordinary mendicants, but the Charity Agents are allowed to give bread to be eaten on the spot in cases of absolute hunger, and special cases are investigated and either dealt with by the Committees or reported to the person sending them, if this be requested in writing. If the applicant be resident in the District of another District Committee, his case is taken down and forwarded to their Office.

8.

General Conclusions.

To benefit the poor of London permanently, thought and

personal exertion are, above all things, required. The Committees desire to bring *all* who are interested in the condition of their poorer neighbours into council.

They desire in every way to promote personal intercourse between different classes, as they believe the absence of this to be one of the greatest evils of city life, and they invite all willing to assist them, by visiting or in other ways, to send in their names to the Office of their District.

They earnestly deprecate the supposition that the Committees, even if supplied with money, will be able to do all the work of individual charity.

They wish to make their Offices centres of local information, to encourage judicious work of all kinds amongst the poor, and to get many more persons to assist in doing it.

9.

Cautions to the Public with reference to Relief.

Should there appear to be unnecessary delay on the part of Committees in dealing with cases, those who observe it will do the Committees real service if they will call the attention of their Secretaries to the fact.

If the delay be unavoidable, an explanation of it can then be given, and if it is owing to faulty management the complaint may lead to an improvement. Applicants will often return to those who sent them and more or less intentionally misrepresent the action of the Committees. Such complaints should also be inquired into.

It must be remembered that cases which are rejected by the Committees have the Poor Law to fall back on; and that in such cases as the Poor Law is suitable for, it is evidently better to make the Poor Law do its work properly

than to let a voluntary association relieve it of responsibility.

It is unquestionable that more harm than good is done by relieving persons without thorough investigation. Experience shows that cases of immediate urgent want are not so common as is sometimes supposed, and, when they exist, are to be met with in the homes of the poor rather than in the streets. Undeserving persons apply purposely at unseasonable times, and under circumstances which make inquiry difficult.

Due allowance must be made for the time required for investigation.

INQUIRY.

The usual practice of the Committees as to inquiry is as follows:

1. The applicant's own statement is taken down at the Office by the Charity Agent.

2. The Office form is sent or taken to the Relieving Officer of the Board of Guardians.

3. The persons of whom it may be requisite to make inquiries regarding the applicant are seen or written to.

4. The Charity Agent, or other competent person, visits the house of the applicant to verify his statements, and communicates with his referees.

5. The statement of the case is sent to any local Charity within whose province the case seems to come, with a request that the way in which the case may be disposed of be communicated to the Office.

DISTRICT COMMITTEES OF THE CHARITY ORGANISATION SOCIETY AND THEIR OFFICES.

West.

Kensington	39 Holland Street, W.
Fulham Union	14 Devonshire St., Hammersmith, W.
Paddington	3 Leinster Street, W.
Chelsea	5A Blackland's Ter., King's Rd., S.W.
St. George's Union	28 Mount Street, W. 38 James St., Buckingham Gate, S.W.
Westminster Union (St. James's and St. Anne's, Soho	27 Great Pulteney Street, W.

North.

St. Marylebone	151 Marylebone Road, N.W.
Hampstead	Corner of Church Lane, High St., N.W.
North St. Pancras and Highgate	120 Highgate Road, N.W.
South St. Pancras	17 Woburn Buildings, W.C.
Islington	8 College Street, Park Street, N.
Hackney Union	Old Town Hall, Hackney, E.

Central.

St. Giles's and Bloomsbury	7 Arthur Street, W.C.
Strand Union	13 Beaufort Buildings, W.C.
Holborn Union	14 Myddelton Street, E.C.
City of London Union	36 Basinghall Street, E.C.

East.

Shoreditch	56 St. John's Road, Hoxton, N.
Bethnal Green	337 Bethnal Green Road, E.
Whitechapel Union and St. George's-in-the-East	58 Philpot Street, E.
Stepney Union and Mile End Old Town	139 Belgrave Street, Stepney, E.
Poplar Union	129 East India Dock Road, E.

SOUTH.

St. Saviour's, Southwark	15 Montague Street, S.E.
Newington . . .	Vestry Hall, Walworth Road, S.E.
St. Olave's Union, Southwark . .	37 Queen Street, Horselydown, S.E.
Lambeth . . .	Archbishop Sumner's School, Kennington Road, S.E.; and 21 Elizabeth St., Cornwall Rd., Brixton Hill, S.W.
Wandsworth and Putney . . .	Love Lane, Wandsworth, S.W.
Battersea . . .	1 Clifton Terrace, S.W.
Clapham . . .	3 Polygon, S.W.
Camberwell . . .	1 Grove Lane, S.E.; and Meeting House Lane. S.E.
Greenwich . . .	14 Haddington Ter., King St., S.E.
Deptford . . .	Mission Hall, King Street, S.E.
Woolwich . . .	5 Eleanor Road, S.E.; and 4 Oak Ter., Shooter's Hill Road, S.E.
Lewisham . . .	Lee Bridge, S.E.
Eltham . . .	High Street, S.E.
Sydenham . . .	The Dispensary, Forest Hill, S.E.

*** No charge is made for inquiries into cases and reports on them.

III.

RELIEF FUNCTION OF THE CHARITY ORGANISATION SOCIETY.

Referred to at p. 101.

EXTRACT FROM SECOND ANNUAL REPORT OF THE COUNCIL OF THE CHARITY ORGANISATION SOCIETY.

THE Council have felt themselves obliged, by the nature of the case, to advise the Committees to give relief themselves in the last resort. This necessity was hardly to be avoided, for in the present unequal distribution of charitable agencies

there are districts and classes of cases quite insufficiently provided for, and if the public were willing to entrust them with the necessary means, the Committees could not refuse to administer them on what appear to them to be sound principles.

This adoption of a function different from those for which the Society was more especially formed has been a great help and a great hindrance. It has induced many to assist who might not otherwise have done so, but on the other hand it has exposed the Society to various misconceptions. A large portion of the public was glad to believe that the new organisation would do all its charity for it, and that a person referred to the District Office, if not grossly undeserving, would forthwith receive substantial relief. The language adopted by some of the Committees at first starting may have given some foundation to this supposition. But the Council desire to point out that it implies a very inadequate view of the difficulty of relieving distress. To give material relief, food or money, to every one who asked for it on the sole conditions of their being what is commonly called deserving and in want, even after the most careful verification of those conditions, would inevitably do more harm than good, though this might not be seen during the first year or two. The Poor Law is already bound to give to all who can prove themselves to be in extreme want. The Guardians can only check the abuse of the relief they give by making it as distasteful as possible to the applicants; that is, by insisting (as a general rule) on a labour test or residence in the workhouse. For a large charitable organisation to adopt a similar system without these checks, even for those classes of cases for which the Poor Law arrangements seem least adapted, would plainly

be most unwise. Private and individual charity can do much which public and official charity cannot safely do. The Committees clear the way for private charity, by obtaining information which individuals can often not obtain for themselves, and they then most gladly leave the applicant to any charitable individual who is willing and able to assist him.

This applies especially to chronic cases of distress, whether caused by illness or by age. The existence of the Poor Law, and the obligation imposed on it of giving necessary relief to all such cases, is, in spite of all its checks, a strong practical temptation to improvidence. In Scotland, where the Poor Law system in its completeness is of recent introduction, it is said that the naturally prudent habits of the people are visibly changing in consequence of this provision. On the other hand, there are no doubt many chronic cases—persons who have saved as much as they could, but not enough to support them entirely, persons who have been reduced to distress without fault or improvidence of their own, even persons who have not made the best of their opportunities, but whose previous position and temperament would make the workhouse almost intolerable—for which some charitable assistance is desirable. For such cases pensions are needed, but no ordinary subscription charity can afford to give these in sufficient amount and number, nor would it be right, even if it were possible, to make a practice of doing this. It would be a further encouragement to improvident habits. All that the Committee can do is to pass on the applicant to such person or special charity as is willing to provide for his case, or, failing this, to endeavour to get him relief from the Poor Law in the least unsuitable form.

The only cases which the Committees themselves can safely relieve are those in which temporary assistance is likely to be of permanent benefit; and even in these cases it is better that the assistance should, if possible, be given by an ordinary charity, if any suitable agency exists. So much of the relief commonly given, however, is bestowed in small gifts, that it is not easy to get a sum of £1 and upwards for any one case, however probable it may seem that such an amount will get the family a fresh start. Hence these comparatively large grants and loans for special cases have often to be made by the Committees of this Society.

IV.

Referred to at p. 113.

EXTRACT FROM DISTRICT COMMITTEE PAPER, 2.—'LOANS.'

THE admirable working of the Christ Chapel Benevolent Loan Fund, Marylebone, to the Treasurer of which, Mr. J. Hornsby Wright, the Society have been indebted for valuable information and assistance, first encouraged the Council strongly to recommend the Loan system. This Fund commenced in 1856 with a capital of £31. 18*s.* 7*d.*, to which during the ensuing thirteen years, additions were made amounting to £105. 18*s.* 6*d.* in all. In the course of its operations, its Loans had in 1869 reached 1,185 in number, and £1,394. 6*s.* in amount, while the rate of its bad debts had not exceeded £3 per cent. on the sum thus advanced. This success was mainly owing to the business having been

conducted on strict business principles, and the repayment legally enforced in case of need.

The experience of the District Committees of this Society is of course shorter. The Marylebone Committee only opened its office in October 1869, yet down to May 1871, £280 had been advanced by it in 154 Loans; of this £110 had been repaid, and a large portion of the remainder was in course of repayment. Such losses as had been sustained arose in the earlier cases, in which sufficient care as to securities had not been taken.

In St. Giles and Bloomsbury the sum advanced by way of Loan, from March 24, 1870, to May 9, 1871, was £73. 5*s.*, of which £39. 2*s.* had been repaid, and the remainder, with the exception of £8, was in course of repayment. The £8 lost *had been lent without security.* There were 67 Loans, and they were granted to 28 hawkers, 26 mechanics, 6 labourers, and 7 needlewomen.

In the Mount Street Office of the St. George's, Hanover Square, Committee, £53. 13*s.* had been advanced in secured Loans, and £19. 1*s.* had been repaid. The remainder was in course of repayment, with the exception of £2, which had been remitted in consequence of the death of the borrower. There was besides a sum of £29. 17*s.* lent without security, and only £7. 14*s.* of this had been repaid, *the remainder being lost.*

In the James Street Office of the same Committee (where Lieut.-Colonel Sackville West, on a Paper read by whom to the Council this Paper is based, was himself working) there had been 101 Loans made during the twelve months preceding May 1871, of which 30 had been paid off, leaving 71 outstanding. The total sum advanced in these 101 Loans was £166, and 87 persons had loans; that is, 75

had one Loan each, 11 had two Loans, and one person had four Loans. £105. 2*s*. 6*d*. had been repaid, and the remainder, with the exception of 15*s*. 6*d*., was in the course of repayment. This 15*s*. 6*d*. had been remitted out of £1, in consequence of the death of the borrower after 4*s*. 6*d*. had been paid off. The 87 persons who had Loans were 36 costermongers, 8 hawkers, 9 artisans, 6 labourers, 9 shopkeepers, 1 cabdriver, 3 street musicians, 3 servants, 3 commissionaires, and 9 laundresses and charwomen. The largest Loan was £4. 10*s*., the smallest 10*s*. The largest weekly instalment for repayment was at the rate of 1*s*. in the pound, and the smallest at the rate of 6*d*. One Loan only was paid by the surety.

These statistics show that Loans may be made successful. They prove that, with care, punctual repayment by instalments can be obtained, and the objection that Loans are only another form of giving, falls to the ground.

It will be seen that one-half of the persons to whom Loans were granted from the James Street Office were costermongers and hawkers (44 out of 87), and the St. Giles return shows much the same proportion (28 out of 67.) Probably these classes, together with the small struggling shopkeepers in poor districts, are those to whom, as a general rule, Loans are most beneficial. They are liable, through no fault of their own, to run short of stock, and a small Loan will then give them an opportunity of continuing their trade.

Care must be taken, however, not to let such persons get into the habit of depending on free Loans. Some proof of past thrift should be required before a Loan is granted, and a second Loan should only be given under very exceptional circumstances. The most legitimate occasion for a Loan

is when the head of a family, who has had to spend his savings through sickness or unavoidable misfortune, is recommencing work.

Inquiry into antecedents should be as careful and thorough in the case of applicants for Loans as in the case of other applicants; nor should persons ever be accepted as sureties without careful inquiry into their circumstances, character, and probable solvency. Persons in a rank of life much above that of the borrower should not be accepted as sureties; gentlemen and lady sureties are looked upon as certain to pay when called on, and therefore the borrowers do not exert themselves as they otherwise would to pay the instalments. Neither are such sureties, for the most part, good judges whether the applicant is likely to succeed in making his fresh start.

Four rules may safely be deduced from the above experiences:—

1. Loans should never be granted without proper security being taken. If, *under very special circumstances*, security is not forthcoming, and assistance is still deemed desirable, it should take the form of a gift, the recipients being told that if the gift enables them to get on well, the Committee will expect them to return it. This has been tried with success.

2. Loans should only be granted to honest and industrious persons in temporary distress, it having been first ascertained that the advance is likely to enable them to get clear of their difficulties.

3. Sureties should invariably be persons as nearly as possible in the same rank of life with the borrowers. If the borrowers are well known to their neighbours, and are deserving persons, they will not find it difficult to obtain

such sureties; the poor are by no means slow to help one another on such occasions.*

4. No excuses should be accepted for non-payment of instalments, except sickness, when, with the consent of the sureties, the weekly payments may be temporarily suspended, to be resumed again on recovery.

It is believed that if these rules be rigidly adhered to, there will be no difficulty in obtaining repayment: that, seeing the necessity for punctual payment, the borrowers will acquire habits of discipline and self-control; and that when they find how easy it is to put by 6*d.* or 1*s.* a week, they will learn habits of providence. No system of aiding the poor rests on a sounder basis than that of secured Loans without interest.

V.

List of Books Recommended.

Referred to at p. 49.

The Christian and Civic Economy of Large Towns. By Thomas Chalmers, D.D.

Report of H.M. Commissioners for inquiring into the Administration and Practical Operation of the Poor Laws, 1834.

Pauperism: its Causes and Remedies. By Henry Fawcett, M.A. Macmillan.

Report on the Poor-Law System of Elberfeld. By Andrew Doyle, Poor-Law Inspector. Knight, Fleet Street. 6*d.*

* Mr. Hornsby Wright is able to say, speaking 'from an experience of more than one thousand applications for loans,' that he has 'rarely if ever met with a case in which a deserving person known to neighbours who have thought a loan expedient has failed to find a surety.'

Poor Relief in different parts of Europe. Essays translated under the supervision of E. B. Eastwick, Esq., C.B., from a German Work edited by Herr Emminghaus. Stanford. 7*s.*

American Experience in the Relief of the Poor. By James Bryce, in 'Macmillan's Magazine' for November, 1871.

Lectures to Ladies on Practical Subjects. Macmillan.

The Confessions of an Old Almsgiver. Hunt, Holles Street.

London: its Growth, Charitable Agencies, and Wants. By C. B. P. Bosanquet. Sampson Low. 2*s.* 6*d.*

Brief Essays on Subjects of Social Economy. By Thomas Lewin. Simpkin & Marshall. 1*s.* 6*d.*

The Provident Knowledge Papers. By George C. T. Bartley. (1.) Pensions: How to buy them. (2.) Insuring One's Life: How to set about it, by small payments, weekly or otherwise. (3.) Easy Tables for Pensions and Insurance. (4.) Penny Banks. (5.) Penny Banks in every Elementary School. (6.) Money in the Bank. (7.) Collectors of Savings. (8.) Interest and Security. (9.) Pawnbrokers. (10.) Domestic Servants. (11.) Incomes without Income-Tax. (12.) A Penny a Week. Chapman & Hall, 193 Piccadilly; or from the Honorary Secretary, Provident Knowledge Society, 112 Brompton Road, S.W. 1*s.*

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